

“FRAUD BIBLE”

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HACKING TERMS

There are some terms that hackers use which noobs are not familiar with, but here I'll be explaining it all here so that whenever a hacker mentions words like it won't sound strange to you so without wasting any time lets dive right into it.

I'll be listing the common and complex hackers abbreviations below which are:

- ❖ FULLZ
- ❖ DOB
- ❖ SSN
- ❖ MMN
- ❖ LOGS
- ❖ MOVES
- ❖ LOADING
- ❖ CC
- ❖ ETC...

FULLZ: This term is very simple to understand it's just like citizens complete details including [name, date of birth, mother's maiden name driving licenses and more] a fullz can even contain the victims work history credit card and national id passport all this can be gotten from a spammer in which I'll be telling you who and what a spammer is or you can also contact me if you need one.

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DOB: This is just an abbreviation for saying “DATE OF BIRTH” as simple as that but we hackers prefer to use short forms for quick interactions

SSN: This is an abbreviation for the word “SOCIAL SECURITY NUMBER” a social security number is used for checking a citizen’s credit score to see if his or financial status is okay or poor ssn are mostly required in all online works even for bank opening and applying for loan, with your ssn you don’t need to bring any other documents or paper works to be granted loan just make sure that you credit score is above average

MMN: This actually stands for “MOTHERS MIDDLE NAME” it is required in some cases as a security question but not to worry once you’re getting fullz your also getting the MMN

LOGS: This is just the login details of a particular account it might be a bank login details or PayPal login details but anything or details used to access an account and bypass security protocols are called LOGS.

MOVES: This is a short for new update meaning new method of making money as a hacker or also new tutorials on how to cash out bags

LOADING: This means adding money into an account not anyhow money but this means adding bulk funds into an account maybe a client account and loading are mostly one by spammers or if you have an account to load you can contact me on telegram

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CC: This abbreviation is used in replace of the word “CREDIT CARD” which is also an atm card used to buy goods online credit cards price varies you can buy a credit card of 20\$ with balance of 5000\$ please take note it's not scam but it's possible to acquire once you're a spammer or you buy one from a spammer like me if you're wondering how yahoo boys buy iPhone In bulk then I've just explained the secret to you above.

SPAMMING

I'll just brief you on what spamming is all about in the lame man understanding, so this process involves how to hack or should I say how to get a US or any country bank details but its more easier to focus on US cause that's where there is money so without any further delay let's get right into it.

Firstly ill list the tools needed for the spamming job

NOTE: YOU MUST HAVE A PC /LAPTOP FOR THIS TO WORK OUT 100%

TOOLS LIST

- ❖ EMAIL EXTRACTOR
- ❖ BULK MAILER
- ❖ STMP
- ❖ SCAM PAGE
- ❖ SCAM LETTER
- ❖ CPANEL

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EMAIL EXTRACTOR: This is used to extract the emails of your victims, meaning you'll use this tool to get your victims email username without any stress, I know you probably wondering what we will need emails for but just hang on we will get to that soon.

BULK MAILER: This is used to send bulk mails, meaning this tool can be useful in sending messages [mails] to over 20,000 emails instantly without much stress.

STMP: This is just the server you use to send you mails instantly once you getting your bulk mailer you'll also get your stmp server.

SCAM PAGE: This is like the web page of the bank properly coded all you need is to make sure you're getting the right scam page for the bank your targeting and also from a good source too.

SCAM LETTER: This is the mail you'll be forwarding to your victims containing your scam page link the letter always have a quote like this, *“Dear customer you just logged Into your account please if this isn’t you then click on the link below to secure your account”* so our victims out of fear of his or her account been hacked will click the link then the magic begins.

CPANEL: This is the control panel you'll use to upload your scam page to your website yes website of course all this skims are done on your scam website and once you've uploaded your scam page to you cpanel then check you website and you'll see that it will be I form of a bank web page depending on the type of bank you wish to spam.

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SO LETS GET INTO THE FULL PROCESS



Well once you have all the tools listed above which you can get from any spammer or me you'll first start with the email extractor you'll go to any bank website of your choice and copy the website link and paste it on the email extractor software then it will automatically extract as many emails of the bank customers as possible then once you've done that then you'll go straight to your cpanel click on file manager, then click on public HTML, then delete any files on it and upload your scam page then extract it and delete the zipped file once your done with that you can check your website link [domain name] then if its showing your bank scam page then you're done so you'll go to the file manager of the cpanel open the file be clicking on all the folders and be checking for the folder tagged with the word “*Email php*” once you see click on edit as you've done that, you'll see an email there then you'll carefully delete the email without deleting anything else then save [*why you did this is so that anyone who inputs there bank details into your website or scam page. There details will automatically be sent to your email then you'll use it and login and get rich*]

Then afterwards when you scam page and every other thing is ready then you'll head on to your bulk mailer which I'll list below

❖ SEND BLAST

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- ❖ HEART SENDER
- ❖ SENDGRID

These ones are the ones I recommend for you to use for quick and efficient result so you'll input your stmp on the space or Colum provided it then upload your emails you extracted one the Colum provided for it at least 20,000 emails per day for trial then upload you letter which will be In HTML form once you upload it you'll set it to HTML which you'll see a Colum for plain text /html then you'll click on then html then if your using PayPal scam page and letter your sender name will be [PAYPAL ONLINE] then the title of your email will be [Account: Suspicious Activities] then if its other banks you'll just write the bank name and put online as the sender for example if its CHASE BANK you'll input it as chase online if its CHIME BANK you'll input it as chime online and so on . so when you're done and then you'll send you'll letter to all your victims out of 20,000 emails you'll get like 400 results above and but before you send out your letters and link check it out yourself go to your scam website and input any user name or password then if you get a feedback or result on your email then good!! But if not revisit the steps above and see where you've made a mistake
[contact me for any tools you need] GOOD LUCK!!!!!!

CARDING:

Carding is the process of buying a stolen credit card and using it to card goods online which also means buying stuffs online with a stolen credit card which is probably easy with credit card

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TOOLS NEEDED

[CREDIT CARD WITH FULLS ATTACHED]

NORD VPN

NEW EMAIL WITH THE NAME OF THE CREDIT CARD

CC CLEANING

SOCKS

MOZILLA FIREFOX

Have you a wonder how yahoo boys get lots of iPhones without any stress. Well it's through this method which I will explain for you shortly.

Firstly they will get there clients to snap their credit cards and send it to them promising there client that they just a huge business offer then they will tell the client that they will use the credit that to deposit money into the client account and eventually when the clients accepts boom !!!! there rich

But most clients now are aware of that scam so a new method was introduced which was spamming in which they will get both credit card and client fullz at once so to get the tools you need for this job you'll Need to meet a spammer or if you've already spammed or learnt spamming you can use the credit cards and fullz you got from your spamming to card products.

SO LETS GET INTO THE FULL PROCESS



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Well since you have all the tools available now is to decide the online store that you'll be carding from which ill list the easiest online stores

- ❖ AMAZON
- ❖ WELMART
- ❖ EBAY
- ❖ WISH
- ❖ APPLE

So there are more but ill advice you to stick to these ones for now at least they always give positive feedback at the end

Let's Begin if your carding with any of these online stores above firstly when you've bought the credit card and fullz use the name on the credit card and create an email for your carding for example it **LOUIS GREY** the name on the card is Then you'll create an like LOUISGREY232@GMAIL.COM yeah that's it so you'll head on to the store and create an account with them but before you go to the store you'll use your cc cleaner and put on your VPN to your to the same location as the credit card you bought or you spammed and your socks then go to the store and add the product you need or you want make sure your goods are less than 500\$ then make sure you bought a credit card with 2k\$ balance then once you've added the product or worth 500\$ to the cart then you'll leave the store and clean the history after a day or two login again and proceed to checkout once your done with that surely it will be successful then the shipping details you'll make sure to add a location close to the same region you

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bought the credit which you can use FedEx shipping for that and all you have to do is wait for your goods to be delivered to you by FedEx then maybe after a successful carding you can also use the same credit card again to see if its still working if it is then make another other and so on then I think that's all for carding

BANK LOGS:

Bank logs are like passwords and user name of a bank which can also be called a the bank users login details which can be spammed or bought from a spammer some bank logs worth more than its bought ill be listing the price of bank logs available

PRICE TAG

100\$-----500\$

150\$-----800\$

200\$-----1000\$

This is the own rates most spammers also have the same rate and some might differs. But be careful while looking for a spammer to purchase your logs from cause there are many rippers out there looking for any opportunity to dry up there fellow hustlers so be sure and careful

[NOTE: I ALSO SELL BANK LOGS TOO]

[SHOPWITHSTRIP FULL TOTURIAL](#)

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This tutorial is all that you need to know and be successful with shopwithstrip.

First of all, you need these, requirement for the shopwithstrip to create an account.

Internet connection: very strong internet connectivity

Device:

phone

Laptop

Desktop

Mobile phone.

VPN: I suggest that you use strong VPN.

Email address

Mobile number: I advice you use USA Number, like TEXTNOW Number

For shopWithScrip log DM me, I sell enrollment code and full ShopWithScrip account with bank log attached. For [80\$ for 800\$ bank log attached]

[100\$ for 1000\$ bank log attached]

[180\$ for 2000\$ bank log attached]

[ENROLLMENT CODE IS 15\$]

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Buy a ShopWithScrip login, you can login on mobile or pc , if your ip is good, you will just bypass and login, if your device has being blacklisted then account will be messed up and you won't login, so I suggest you use strong VPN like HMS, EXPRESS, NORD VPN.

For those of you that are tired of doing dating why not you go and get a shopwithscrip account attached with bank log and be making money on giftcards.

You can card up to \$4k balance of giftcard and go to paxful and convert it to btc. And make your money daily without stress.

NOTICE: Always make sure that the ShopWithScrip account you are buying , has a bank account attached , so they withdraw the money from the bank attached.

Take note ::Don't login many account on one device , they might blacklist the device

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ShopWithScrip®



Putting Local Impact on
Everyone's Shopping
List

Raise money for your school or
organization with gift card
fundraising, otherwise known as
scrip.

See How Scrip Works for



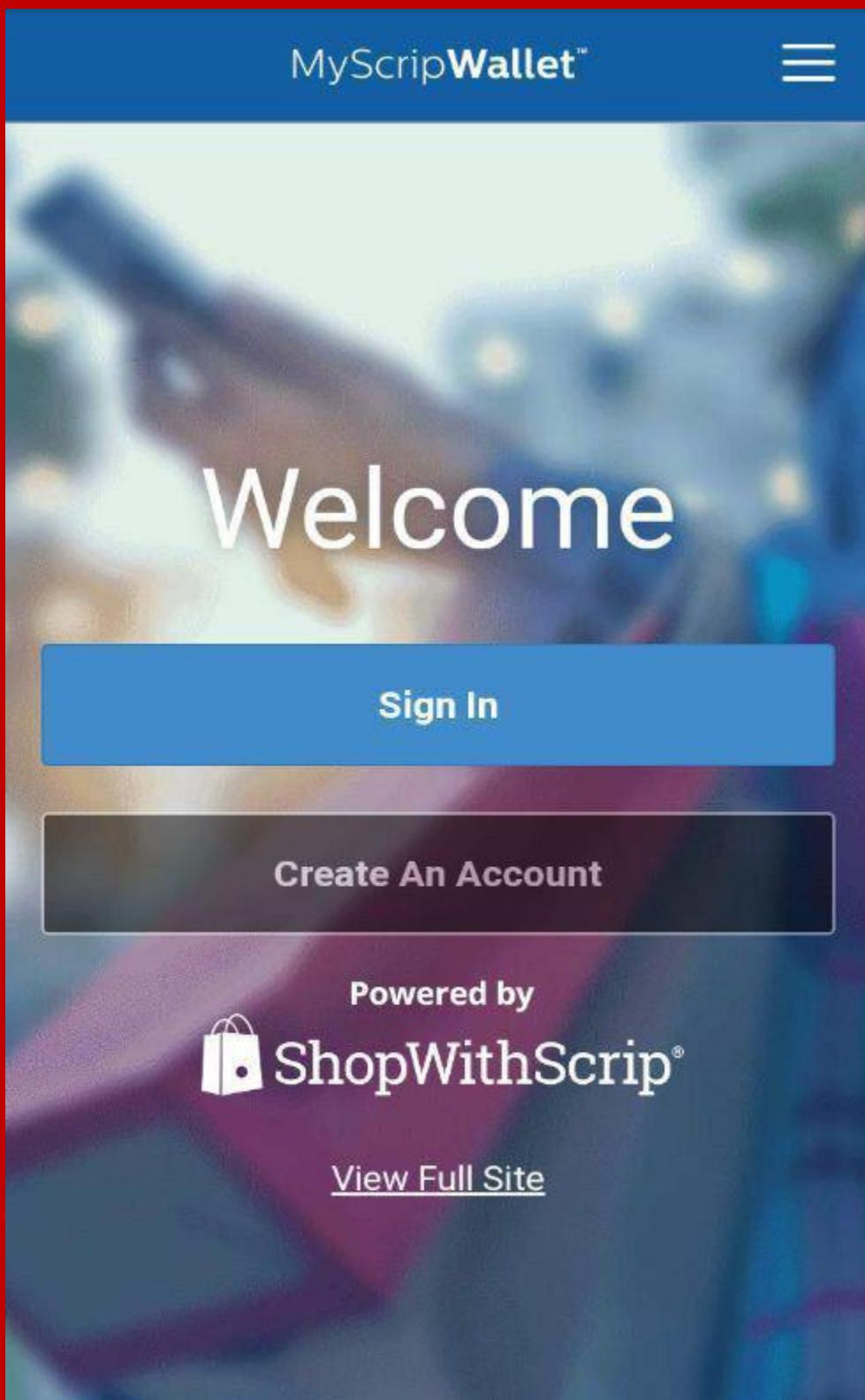
Chat

“FRAUD BIBLE”

You can click on login if you have an Scrip account.
But if you don't have you can creat one.

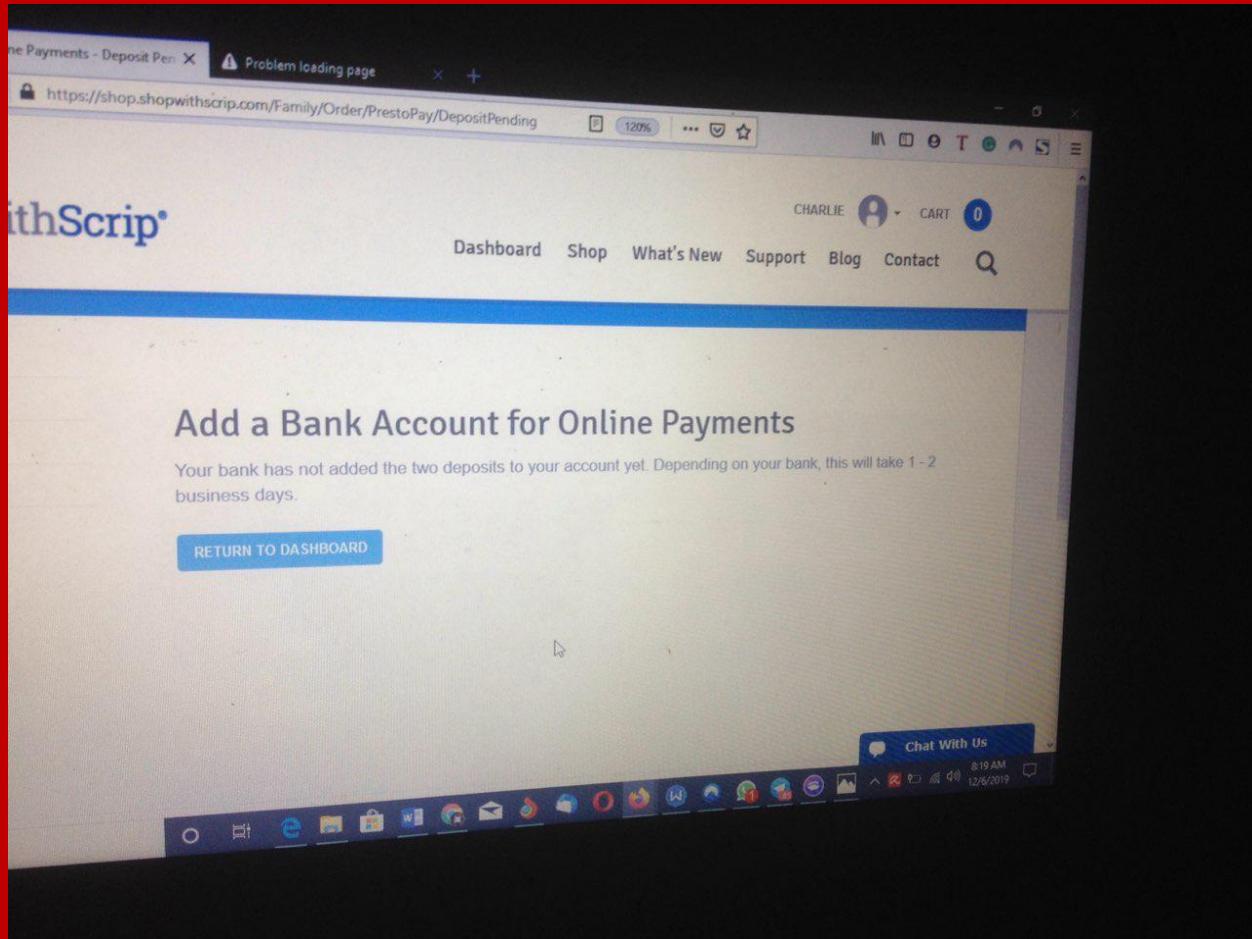
ERACIE NETWORK

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Click RETURN TO DASHBOAD to add you bank log

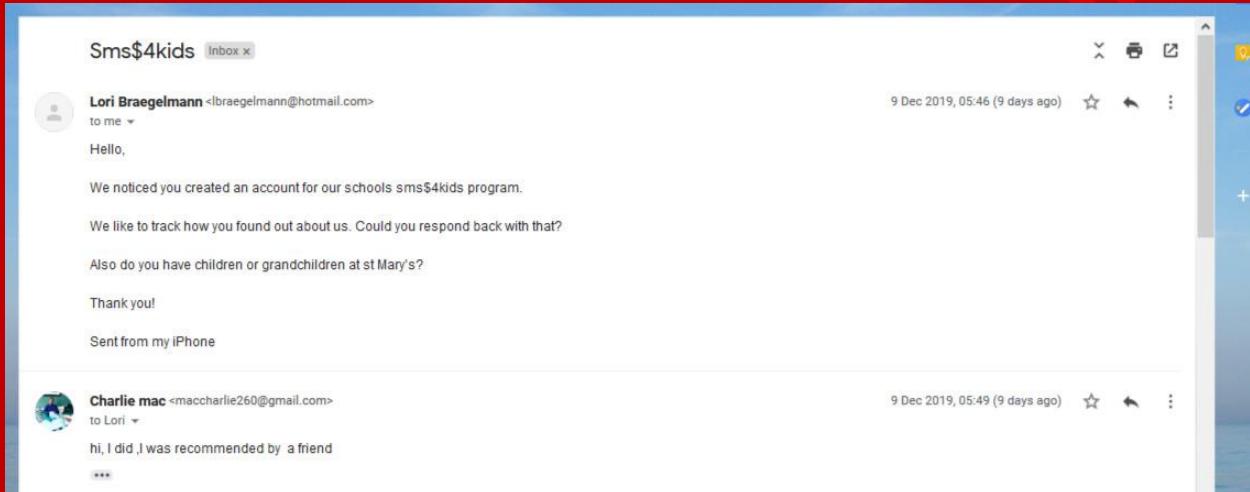
“FRAUD BIBLE”



ERAC

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This is what you get when you are done adding your bank log, you will have to wait for 2 business days to the bank to accept your transaction with shopwithscrip.



The screenshot shows an email inbox with two messages. The top message is from Lori Braegelmann (lbraegelmann@hotmail.com) to the user, dated 9 Dec 2019, 05:46 (9 days ago). The message content is as follows:

Hello,

We noticed you created an account for our schools sms\$4kids program.

We like to track how you found out about us. Could you respond back with that?

Also do you have children or grandchildren at st Mary's?

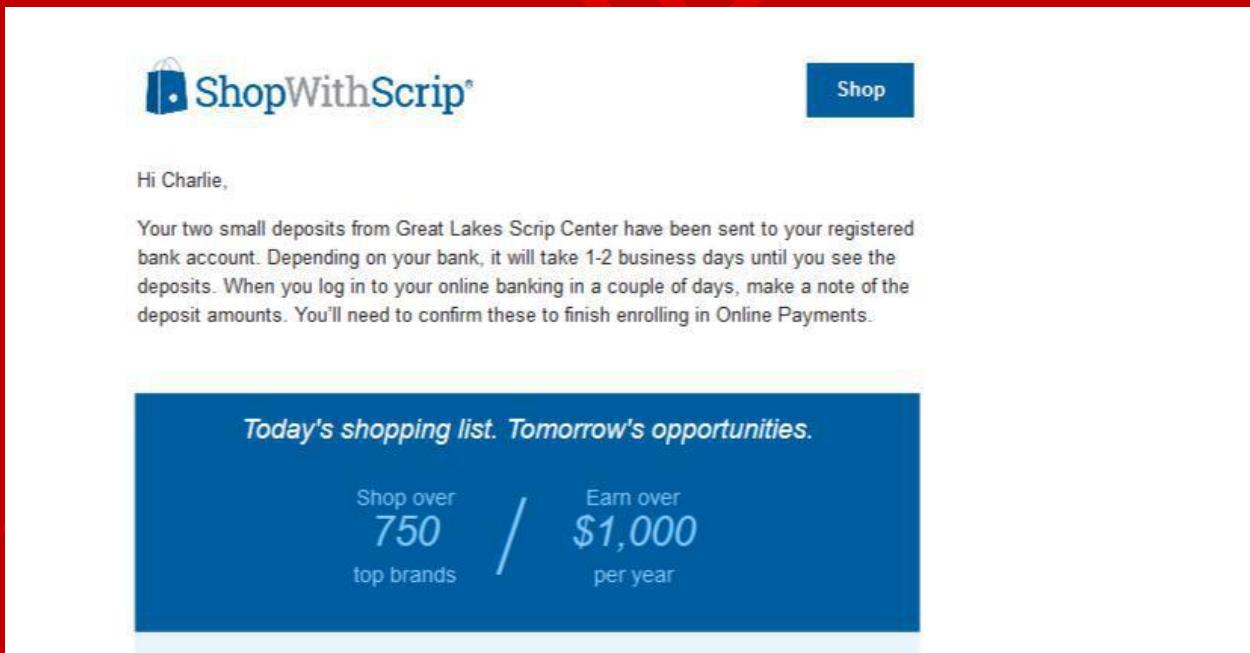
Thank you!

Sent from my iPhone

The bottom message is from Charlie mac (maccharlie260@gmail.com) to Lori, dated 9 Dec 2019, 05:49 (9 days ago). The message content is as follows:

hi, I did .I was recommended by a friend

...



The screenshot shows the homepage of the ShopWithScrip website. The header features the ShopWithScrip logo and a 'Shop' button. The main content area starts with a greeting:

Hi Charlie,

Your two small deposits from Great Lakes Scrip Center have been sent to your registered bank account. Depending on your bank, it will take 1-2 business days until you see the deposits. When you log in to your online banking in a couple of days, make a note of the deposit amounts. You'll need to confirm these to finish enrolling in Online Payments.

Below this, there is a blue banner with the text:

Today's shopping list. Tomorrow's opportunities.

On the left side of the banner, it says "Shop over 750 top brands". On the right side, it says "Earn over \$1,000 per year".

“FRAUD BIBLE”

Login to shop you will see much kind of Gift cards. There is amazon, iTunes, google pay, Starbucks, Walmart, gift cards of any types.

“FRAUD BIBLE”

myscripwallet.com

12:29 PM

30%

Shop

Bonuses

Favorites

My Wallet

Search

Card Type

Walmart Gift Card

2.5% Rebate

STARBUCKS*

7% Rebate

KOHLS

4% Rebate

amazon.com

2.25% Rebate

(2)

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“FRAUD BIBLE”

So I click on the gift card of you choice, you have two options either to make them send the gift card to your address or they send to your email, physical address is next day and email is Instant.

“FRAUD BIBLE”



The screenshot shows the MyScripWallet mobile application interface. At the top, the URL "myscripwallet.com" is displayed in the browser bar. The main header "MyScripWallet™" is centered, with a shopping cart icon on the left and a menu icon on the right. Below the header is a navigation bar with four items: "Shop" (tag icon), "Bonuses" (percentage icon), "Favorites" (heart icon), and "My Wallet" (star icon). On the left side of the main content area, there is a "Back" button with a circular arrow icon. On the right side, there is a heart icon for favoriting. The central part of the screen displays a list of gift card options, each with a 2.5% bonus. The first item is a "Physical Gift Card" for a Walmart gift card. The second item is an "eGift Card". The third item is "Reload Your Gift Card". Each item is presented in a light gray box with rounded corners, containing the bonus percentage in an oval on the left and the card type on the right. At the bottom of the screen, there is a navigation bar with icons for back, forward, upload, open, and search.

2.5% Physical Gift Card

2.5% eGift Card

2.5% Reload Your Gift Card

“FRAUD BIBLE”

Once you choose any, you can choose the AMOUNT and QUANTITY of gift cards you need, then you add to Cart , you can even buy \$2000 worth of cards Depending on the amount in the attached bank log.

“FRAUD BIBLE”

myscripwallet.com

4 MyScrip**Wallet**

Shop Bonuses Favorites My Wallet

Back

amazon.com (4)

2.25%
Rebate

Physical Gift Card
Available: \$25, \$100

\$ QTY:

Total: \$1,000.00

Add to Cart

“FRAUD BIBLE”

When you done, you can add more and add to cart , they will charge an extra 2.5% to go to the school's charity or foundation , but don't worry about that.

ERACIE NETWORK

“FRAUD BIBLE”

12:31 PM 30%

myscripwallet.com

MyScripWallet

Shop Bonuses Favorites My Wallet

(5)

Back

Walmart Gift Card

2.5% Rebate

ScripNow eGift Card

Available: \$10–\$500 (Increments of \$10)

\$ 500

Add to Cart

ORK

“FRAUD BIBLE”

You can add more giftcards

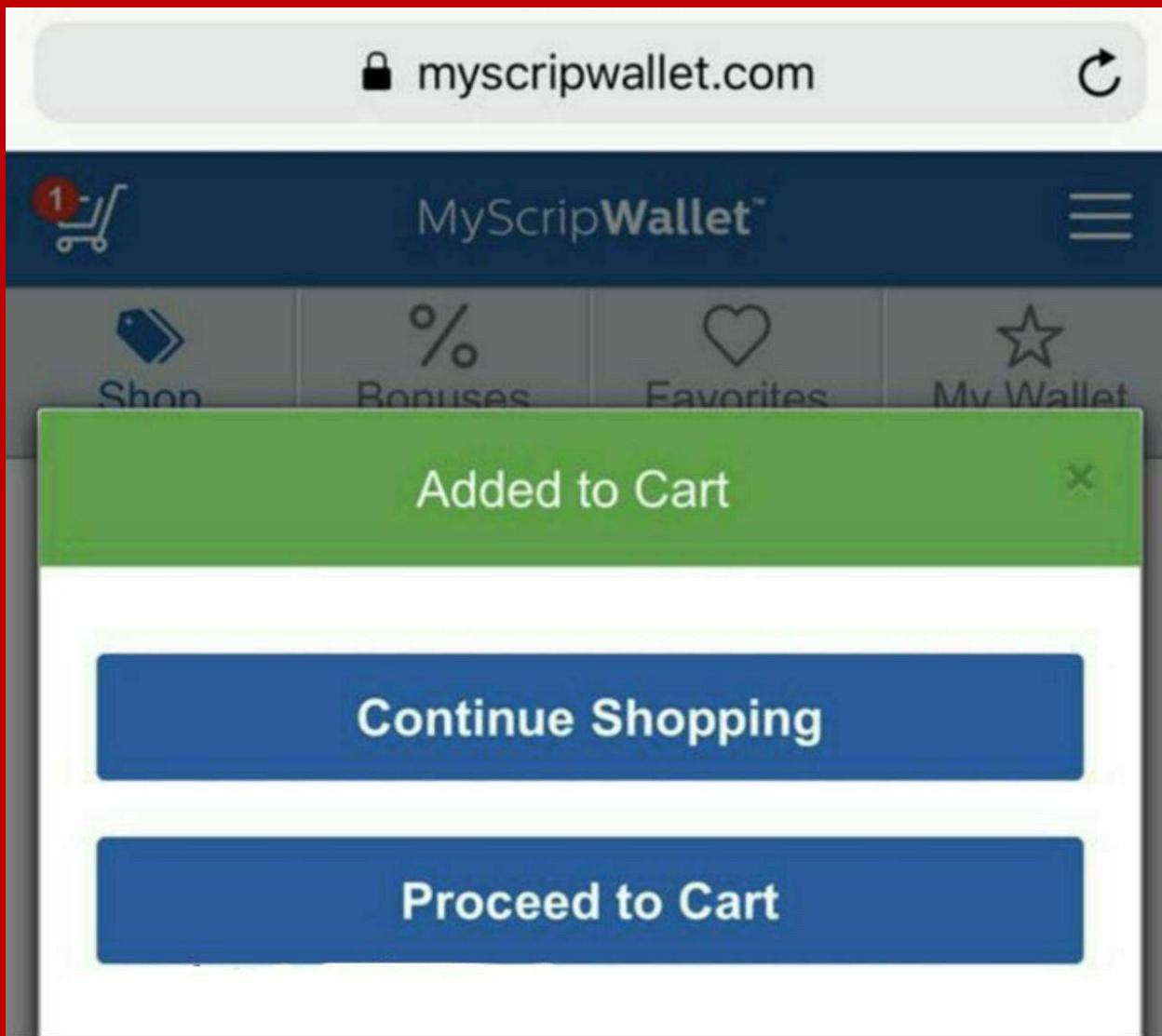
ERACLE NETWORK

“FRAUD BIBLE”

The screenshot shows a mobile browser displaying the MyScripWallet.com website. The top navigation bar includes a lock icon, the URL 'myscripwallet.com', and a refresh button. The main header 'MyScripWallet™' is centered, with a shopping cart icon containing '1' to the left and a menu icon to the right. Below the header is a navigation bar with four items: 'Shop' (tag icon), 'Bonuses' (percentage icon), 'Favorites' (heart icon), and 'My Wallet' (star icon). A search bar with a magnifying glass icon and the text 'iTunes' is positioned above a dropdown menu labeled 'Card Type'. The main content area features a large promotional card for 'App Store & iTunes' with a blue background and a white Apple logo. The text '5%' is prominently displayed in blue, with 'Rebate' in smaller blue text below it. To the right of the card is a large red 'OK' watermark. At the bottom of the screen are standard mobile navigation icons for back, forward, search, and refresh.

“FRAUD BIBLE”

After you are done, you can still continue shopping or proceed to cart and CHECKOUT



After you are done, you can still continue shopping or proceed to cart and CHECKOUT.

“FRAUD BIBLE”

myscripwallet.com

5

MyScrip**Wallet**™

Shop Bonuses Favorites My Wallet

Cart

Product	Rebate	Qty.	Total	
Physical Gift Card				
Amazon.com \$100	2.25%	10	\$1,000.00	
ScripNow eGift Card				
Walmart	2.5%	1	\$500.00	
Walmart	2.5%	1	\$500.00	
iTunes	5%	1	\$100.00	
iTunes	5%	1	\$100.00	
Select Your Payment Type				
Bank Login				

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“FRAUD BIBLE”

Nice your order is done ☐, check your email for confirmation.

ERACLE NETWORK

“FRAUD BIBLE”

myscripwallet.com

MyScripWallet™

Shop Bonuses Favorites My Wallet

✓

Thank You (9)

Your order has been submitted.
You've earned \$17.50 with this order.

Your order confirmation number is
26874540

Visit Order History for more details.

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“FRAUD BIBLE”

After this email , I will get all the gift card codes, the physical ones too will be sent to my USA address.

ERACLE NETWORK

“FRAUD BIBLE”

mail.google.com

Primary

This message has been modified to fit your screen. Tap here to show original.

ShopWithScrip

Shop

Thank you for placing order #26858728 on 02-22-2019 at 07:26 AM ET. on ShopWithScrip.com The total face value of the order is \$2,000.00, and you earned \$120.00 for Fox Meadow Middle School Band.

If you did not place this order please contact your scrip program coordinator immediately, or contact us directly at 1-800-727-4715 and select option 3.

(10)

Stay Connected

Also, Check out Our Blog

Have a Question? We're Here to Help.

Give us a Call at 1.800.727.4715, Option 3

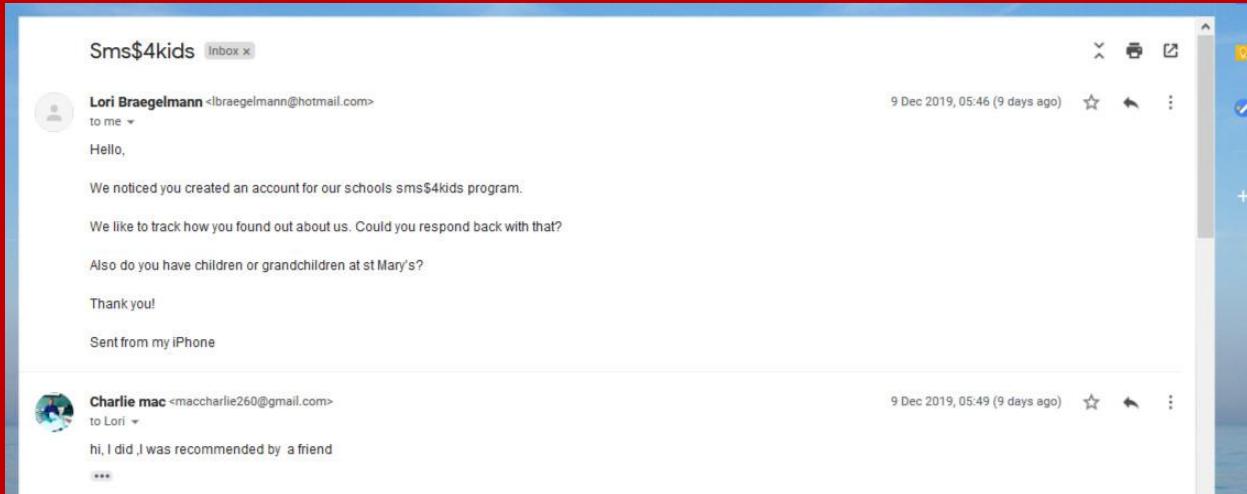
Or Email Our Team

< >   

WORK

“FRAUD BIBLE”

Guys be very careful guys are casting shopwithstrip. This is evidence. From the host of the program, noticing that their system has been lick.be careful.



Sms\$4kids [Inbox](#)

Lori Braegelmann <lbraegelmann@hotmail.com>
to me ▾

9 Dec 2019, 05:46 (9 days ago)

Hello,

We noticed you created an account for our schools sms\$4kids program.

We like to track how you found out about us. Could you respond back with that?

Also do you have children or grandchildren at st Mary's?

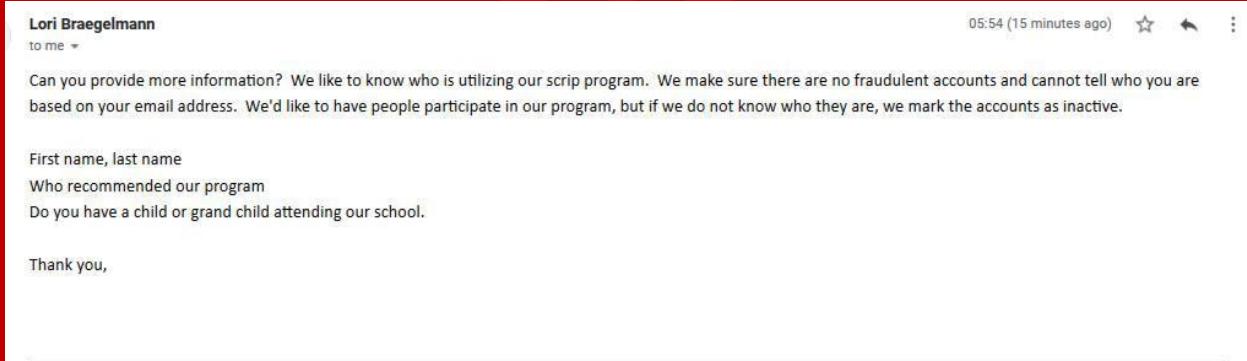
Thank you!

Sent from my iPhone

Charlie mac <maccharlie260@gmail.com>
to Lori ▾

9 Dec 2019, 05:49 (9 days ago)

hi, I did ,I was recommended by a friend



Lori Braegelmann [Inbox](#)

to me ▾

05:54 (15 minutes ago)

Can you provide more information? We like to know who is utilizing our scrip program. We make sure there are no fraudulent accounts and cannot tell who you are based on your email address. We'd like to have people participate in our program, but if we do not know who they are, we mark the accounts as inactive.

First name, last name

Who recommended our program

Do you have a child or grand child attending our school.

Thank you,



Lori Braegelmann [Inbox](#)

to me ▾

9 Dec 2019, 06:01 (9 days ago)

shame on you

“FRAUD BIBLE”

LOAN MOVES AND HOW TO

GET YOUR SOCIAL SECURITY

NUMBER

2 “Easy Steps” to Get Your Own CPN Number/And social security number Start Building Credit in as little as 24 hours...*are you ready?*

A true CPN Number is nothing more than a number that has a SSN Prefix that has not been issued. I have seen companies literally charging up to \$1000.00 for what we can give you here for a fraction of the cost.

Number 1 thing to do....

A. First you will need to pick your number. Visit: <http://stevemorse.org/ssn/ssn.html>This website contains data on the construction of social security numbers. You will use this tool to assure you get a number that matches your state and that is most likely not assigned to someone else. You will be checking the strength of your chosen number in the next step.

B. Once on the site uses the first section to generate the first 3 digits of your number. What you do is use the second drop down menu “was issued in” to pick your state. This will give you a range of numbers which we will carry on to the next step. For this example we will be using North Dakota as an example state- Use the State Which you will form a NEW Address in—For THIS example my first prefix range is 501 to 502 for N.D. 2

“FRAUD BIBLE”

C. Now we will move to the second section on the website. Here is where we will generate the second prefix of numbers. Our first prefix will be 501. You will choose 501 in the drop down menu “SSN Starting with”. Now we will pick the second prefix. Start by choosing a 2 digit prefix on the right side of your first prefix. Until you get the result “Not Issued” Our number is 89. So now we have a partial CPN 501-89-XXXX. Write this # Down.

D. Then go to: <http://SSNValidator.com> and enter in “501-89” for the first 5 numbers. Then you want to add 4 numbers in any sequence at the end in the 3rd box. It doesn’t matter what you pick you just need to pick 4 random numbers. Make sure you agree to the terms and conditions and fill out the “Captcha” as well. It is Cap sensitive...fyi. Then hit search.

Now once you have done this you will see one of two messages.

1. The first message could be: THIS NUMBER HAS NEVER BEEN ISSUED. This is good and you are ready to go.

Write this number down and proceed to Step 2.

2. The second Message could be: STATUS: THIS SSN HAS BEEN VALIDATED! This message will be in Green. If you receive this message pick another number and repeat until you get the message: THIS NUMBER HAS NEVER BEEN ISSUED. The results should look like the photo below.

“FRAUD BIBLE”

3

SSN Validator™
NOT AFFILIATED WITH THE U.S. GOVERNMENT

RESULTS:

Social Security Number:	501-89-3892
Date of this report:	January 18, 2015
State of Issuance:	None Available.
Approx. Date of Issuance:	None Available.
Issuance Status:	According to Social Security Administration data, this SSN has NOT been issued as of the Social Security Administration's switch to 'Randomization' on June 25, 2011. Sorry, this website is unable to verify social security numbers issued after this date.
SSA Death Masterfile:	No record as of 03-25-2014



ERACLE

“FRAUD BIBLE”

Congratulations you now have a new CPN, now we need to use it to build your credit to a credit score of 700 or better.....

E. Now you have a complete CPN number. Now we are going to need to gather some info for this file. First is going to be choosing an address that best fits. You will need to use an address where you have never received mail or had any bills under your name. This is very important, if you use an address that is linked to you, 4

“FRAUD BIBLE”

the credit files could mix, you don't want that. Choose an address where you will be able to pick up mail. But, not to close to your own address.

F. Now you will need a phone number for your CPN. You can use Google voice by visiting <http://google.com/voice> or apps on your smart phone like Text Free+. You can use any app you want. But, like the address you cannot be linked to the number, or you run the risk of mixing your files.

G. Now you will need an email address. Like in the past 2 steps it cannot be linked to you. Please make sure this is a BRAND NEW EMAIL....Like: Gmail, Yahoo, MSN etc.

H. Now you will be writing down some very important information. You will be writing down you're Annual Income, Time at address, Type of job, Time on job and some other details. Please use only the specific ranges we provide.

Please be careful to have this info ready to fill in:

- Annual Income must range from \$50,000-\$80,000
- Your Time at Current Address is 5 Years 5 Months
- Your Type of job is = Self Employed
- Your Time on the Job Is 5 Years 5 Months

Always, Always, Always use identical information when applying. 5

“FRAUD BIBLE”

#2 Now that you have a new number you need to establish credit. The fastest and easiest ways to do this is to apply for a *Capital One Loan*. In this section we will walk you through the exact process on how to do this. Again before you do any of this you will need to have or have access to a *new address and phone number*. You can use a Google Voice Number for the phone number. The thing is you do not want your current address and phone number attached to your NEW CPN Number. So before you apply on Capital Ones’ Website make sure you have your *New Address, New Phone # and new CPN # ready to go. Once you have this continue below.* *Here is how to apply for Capital One credit card.*

1. First go to www.capitalone.com

2. Apply for an Auto Loan

<http://www.capitalone.com/auto-financing/> you will select your current State and you will select “Purchase”. Use the following information when applying Used Auto Loan. *Loan Amount \$17,500.00 72 Month Term and use the rest of the information which you created above.*

3. *Just so you know you will be declined for the loan.* This is strictly done to Register your New CPN Number with all *3 Credit Agencies*. You need to do this to proceed.

3. After receiving the decline in your email wait about an hour, then go back to www.capitalone.com

4. Choose the CAPITAL ONE PLATINUM WITH 24.9% APR
6

“FRAUD BIBLE”

(MAKE SURE IT IS THIS ONE YOU CHOOSE)

You will find the Card Here That You Need To Apply For
HERE: Capital One Platinum

(If this link does not work for some reason go to Capital
One's Website and choose the Platinum Credit Card at
24.9% and apply for it)



Before filling out please read the following points below:

Also you need to make sure you put in all the same information you put down for the car loan as you do for the Credit Card Application. Be Consistent

- Annual Income must range from \$50,000-\$80,000
- Your Time at Current Address is 5 Years 5 Months
- Your Type of job is = Self Employed
- Your Time on the Job Is 5 Years 5 Months
- Also make sure you check you have checking and savings accounts- that you own a home and your payments are \$500 a month.

**(AFTER YOUR APPLICATION IS COMPLETE DOUBLE
CHECK EVERYTHING AND PRESS SUBMIT) 7**

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CHECK WRITING AND WIRE

The job you'll need a company account number and routing then you'll go get a software called EZ writer you can contact me for activation code or use the free version but I advise for a clean and smooth check work go get an activation code which is just [5\$] and make millions within a few days so all check must have the routing and account number so make sure the company account your using has funds inside it e.i “money” so once it does you'll then need a client to help you cash out the check through ATM deposit I repeat “ ATM DEPOSIT” to avoid problems from bank securities then once she does that and her account was credited successfully then she can go make counter or atm withdrawal and send you your own cut from the business please take **NOTE: always make sure your client is trusted before proceeding to do this work cause some times she might have some doubts and when it doesn't work you might lose your clients or worse your client gets arrested so endeavor to buy the activation code for smooth operation.**

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**LOAN MOVES AND HOW TO
GET YOUR SOCIAL SECURITY
NUMBER[CONTINUES].....
BELOW**

ERACLE NETWORK

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It should take a moment to process and say you have been approved and your card will be mailed to you in 7 to 10 business days. Nice Job and Congratulations.

Please Remember:

- 1) Never mix your old and new information used for creditors, cable, utilities, etc.
- 2) Don't go out and apply for everything under the sun just because you can. Building credit takes time. Plus 10% of your Credit Score is based on the number of inquiries on your credit file.
- 3) Never use old credit companies or references you have used in the past on any application. They could possibly merge your credit file. **YOU DON'T WANT THAT.**
- 4) Building credit the right way is hard work, so expect to be declined, don't get frustrated and give up, It took me around 8 months to gain a 720 FICO score, but it is mine for the rest of my life, so hang in there.

Your CPN can be offered in place of your Social Security number with proper notice to vendors/creditors. **THIS IS NOT A SECOND SOCIAL SECURITY NUMBER. YOU ARE LEGALLY RESPONSIBLE FOR ANY MISUSE OF YOUR CPN.** It will not replace your current social security. Your CPN will be assigned to you to establish credit only. You will continue to use your Social Security number for employment, taxes, state benefits, and for your driver's license. Additionally, you are still liable for any debts you incurred on your Social Security number. **YOU ARE 8**

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RESPONSIBLE FOR ANY AGREEMENTS YOU MAKE USING YOUR CPN.

Remember the biggest secret to all of this is to never lie on a credit

Although a CPN Number cannot be used for a mortgage, it can be used to get some credit cards, and a personal loan to maybe pay down some of those bad items on your primary credit report. Or negotiate a “Pay for Delete” so that you can clean up your primary credit so you can get that Mortgage under your Social Security Number with no problem. A “pay for delete” is basically a letter that states you will pay whatever amount you select of the balance you owe on the debt, ONLY IF THEY AGREE TO DELETE IT FROM YOUR CREDIT FILE.

Sometimes when you pay a collection it just shows paid collection, which won’t help your credit score at all. Or if you chose to have a credit repair company fix your credit, you can use this number in the meantime. Either way is the 2 most positive ways to Use a CPN Number. And there you have it the million dollar secret to where these CPN NUMBERS COME FROM? Everyone thinks that getting a CPN Number is long hard grueling work that takes hours upon hours. It really takes maybe 5 Good minutes. You see how these other companies have been lying to you all this time?

Thank you and I wish you well.

Darren Kokomo

CPN Numbers in 2 Easy Steps

CPNNumbers@gmail.com

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AMAZON CARDING METHOD USING ANDROID (2020)

Requirements:-

- HideMyAss! Pro VPN - Download
- Mozilla Firefox - Download
- Credit Card (Amex/Visa/Master Card)

Steps To Card Amazon Using Android :-

1. First of all connect your VPN to the Credit Card owner's country.
2. Open Mozilla Firefox.
3. Go to Gmail.
4. Make a new account with CC owner's name.
5. Don't put your number for verification.
6. Now visit Amazon.com and Login Amazon.in
7. Make new account with CC owner's name.
8. Now add to cart any product Sign Out.
9. Do not disconnect the vpn.
10. Sign in after 15 minute.
11. Proceed to checkout.
12. Put the address of cc owner in the billing address and your address in the shipping Address.
13. But make sure the delivery of the product is available in India. If not then change the Product.
14. Check Gift option, if available.
15. Place the order.
16. Don't sign in again.
17. You will get the shipping details in Gmail so don't sign in through amazon.
18. Wait for the product.
19. Done.

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Reason If Product Not Shipped :-

1. The Credit Card is dead.
2. VPN not connected for 15 minute.
3. Steps not followed correctly.

Selling Carding Tools

Whatsapp number:-

ATM SKIMMING

ATM Skimmer Cashing/Installing Safety

I was many time asked questions about how to be secure when working with skimmers. I will try to describe here the basic moments, which are important in the work, about which it is not necessary to forget, and I will also write some recommendations from my own experience.

And so, let us begin from the fact that I recommend, first of all, to conduct an observation of the target ATM, in which you want to place your skimmer. Observation must be carried out unnoticeably, for a period of several days.

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Do not use only your memory when observing. Anyway all exactly will not be memorized, so that it is necessary to make notations, but such that only it could understand them. But after the end of observation to lead them into the normal mode. Observer must be located in the field of straight visibility, it is dressed must be imperceptible. Observation can be carried out both directly visually and by means of the optical objects, type of binoculars or camera. Purpose of the observer: to mark how much in what period (on the hours) comes card holders to ATM, to mark the servicing time of ATM by personnel or by collectors, mark time and periodicity of patrolling this region and mark the time of arrival and withdrawal of guards and workers of the adjacent stores and mark time and presence of the random persons, who can prevent work. For example old ladies, the street dogs, the spontaneous assemblages of people and so forth to analyze everything are proceeding for the elongation 2-3 days and to determine the optimum from the point of view of safety time of the installation of equipment on the ATM.

Further the matter of equipment preparation.

It is necessary to verify again equipment before the installation, in fact that you are trained completely and were ready to use.

Further the work of fitter (installer):

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The fitter must be trained, whose hands would know what to do, but head was not distracted to something that it does not help working. Fitter must not be nervous, he must rapidly and accurately carry out his work and quietly be removed. Fitter can be dressed both in the special clothing and in the usual civil clothing, this you will solve according to the situation.

Work:

And so, place was selected, the time of installation selected, the place, where observer during the work of equipment will be located is selected. This is automobile for example. Automobile must be imperceptible, but in also the time sufficiently spacious that the workers could sit through in it long time. It is necessary to remember that glass must be those darkened or stand on the glass of shutter so that would not raise the attention of fact sitting long the time in the car. To this those focus attention, who not far work, for example the workers of the nearest cafe or stores. Specifically, they can then tell the police about the number of auto-, color and so

Better that the car would be located in the zone of free parking. So that parking staff would not become witness then.

It is also necessary to take food products, water and everything which is necessary to this period. Workers must not leave the car. Moreover, they must not tear off

“FRAUD BIBLE”

view from what occurs near THE ATM.

They can be changed, for example one first looks constantly, and then another. It is optimal, according to the experience to be changed every 3 hours. Thus attention is not strongly dulled, and the possibility of a little rest is given.

Necessary to pay attention to that in the area of parking of auto- there's no cameras of observation and it did not interfere with the passage of another transport so that it would not be necessary during the work to change parking.

Also can workers be located in apartment that is rent 1-2 days. Watching atm at an apartment will make conditions better, but also you cannot be weaken. In this case it is necessary to consider to verify if any cameras of observation at the entrance into the house and so.

Also it is possible to observe your target (ATM) at the nearest hotel, and to also pay attention to the cameras of observation, and to the service personnel. You have to remember that apartment, hotel and the auto - must be ordered not with your real documents. It's up to you certainly, but if possible I recommend using fake documents. Installation itself takes about 40 seconds. This time it is sufficient in order to place equipment. Details about installation are described in the text file, which comes with equipment in the complete set, but I

“FRAUD BIBLE”

will here describe in few words about the basic. Installation occupies about 40 seconds, man, that will handle installation must be trained, and not nervous with the installation, must not be distracted, approached for example with the "top", put card, mounted to it housing, sticked, tested by putting a card (for the test), cancel button pushed, it eject out card then he runs away. The one who receive SMS will test too, will see, that it sticked well, so the housing is sticked good and that nothing is preventing card ejecting.

Well if all ok and test is passed, then the following stage (if something wrong with housing stick, or the card can't be rejected or anything else, then fitter should goes back, and remove the housing, re-glues double-sided tape and sticks again).

The following stage is the installation of keyboard. In the information file it is also described as to precisely establish the keyboard, such as hand to hold and as to stick, anyway fitter approaches with a large packet, in this case someone has to cover his spin, making as its a friend or the form of turn, and fitter glues keyboard. After sticking he also must verify the pressures of all keys. It presses for example all from 1 to 0 and all functional from cancel to enter. And them he will move away. But the one who receives SMS- he sees how numbers come, and if all ok that fitter goes in his place of observer, if he's an observer too. Although I advise so that the fitter would not observe, since it has already

“FRAUD BIBLE”

been lit on the camera. If some keys do not come or some button goes off scale. Then it is necessary to remove keyboard and to place it again. Everything must work excellently with correct keyboard placing. All together gluing occupies still less time than you now read, everything in total occupies about 40 seconds.

Removal occupies only longer, since it is necessary to cut double-sided tape. Its possible to sharpen plastic card and to cut by it tape, and then to accurately remove. Well this all described in that document which is supplied in the complete set with the equipment. I will here only say that the removal occupies about 1, 5 - 2 minutes. So that in the work everything would be reliable, greatly I recommend to make the following, 1-2 days, before the installation, approach precisely the ATM, on which you be going to place and to place upper part, to verify entire if it does work well and everything is normal, then remove, and then place also keyboard, to verify the pressures of keys precisely on that, which you'll be going to place, and after being certified that all ok, remove naturally carrying out test with the dispatch of numbers from the keyboard and the test card from the upper part. So that it wouldn't be bad surprise at the moment of installation so that you would accurately know that you or your workers in the necessary time confidently will do it right, and without any nuances.

By the way, during the removal of equipment, first in the essence carries out right action, and if suddenly at this

“FRAUD BIBLE”

moment they takes his hand, then he simply will say that here saw something suspicious, and he wanted to carry to the police that, he is respectable citizen and still will insist on this bank paying off reward to it. If certainly it was not lit on the cameras as fitter, then he will get away with it after hour and half, because they will realize that even inexpensive lawyer will let him go. But again after all, observation is simply necessary to see entire picture of proceeding so that the guy who will remove would be out of any dangers and your people would work and would bring income, and not have troubles, so better to think over previously than after.

Withdrawing Cash:

I hope, we understand that on almost ATM's there's a monitoring camera(s). Video is stored about 5 years, so it is necessary not to fall. Cameras start recording by default when occurs a movement in the control of the distance of 2 meters. I will limit to several recommendations, which appeared on my own experience. Not to stay at one ATM longer than 5 minutes. Not to tie to one bank. Not to remove money on that ATM, on which was established skimmer. To remove money is desirable not in that bank, on ATM of which was set skimmer. And generally I advise to study 3-D Secure with its filters, and not to fall on them. For example as to set of artificial turn among the workday, with other card holders... who understands about which I speak this is already 5-7 filters avoided.

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BTC CASHOUT MOVES

Thank you for buying my g2a method!

In this eBook, I will show you a new **exploit** on a website called **g2a**

Link: <https://www.g2a.com/>

This exploit will allow you to purchase any games, **completely for free** .

How it works?

This exploit will change the local time of your invoice which will result in generation of a new Bitcoin Address for your transaction.

When you pay

for the invoice to the new address, your old invoice will ask you for a

“token” confirmation, but since your old invoice expired,

Bitbay will

refund your funds , but your order will get processed on g2a

anyway , and you will not only receive your money back, but also, you

will get the game code(s) from g2a **completely for free**

Short summary of the process:

1. You **add some games to your cart** , and choose to pay by Bitcoin (Bitbay).

2. You **use an exploit** which changes the local time of your invoice

and generates a new Bitcoin Address for your order.

3. You pay for the order **to the new Bitcoin Address** .

“FRAUD BIBLE”

4. You **paste the token** of your old invoice and confirm it.
5. Your invoice **gets cancelled and money refunded** to your Bitcoin
Wallet which you used to send the money from, but **your order gets processed** anyway.
6. You **receive games** from g2a - completely for free.
Before we begin, please note that **you will need at least 0.005 BTC for this method to work** . (around \$50). Bitbay won't refund your transaction instantly, if your order is below 0.005 BTC. You can use any higher amount, but the **0.005 BTC is an absolute minimum** , otherwise you will have to contact support to get your money refunded which will result in a rejection of a refund - because your order was processed by g2a.

Ok, if you have some BTC ready, let's begin:

1. Go to <https://www.g2a.com/> and add some games to your cart. For example, I will be buying a new pre-order of NBA 2k20 Legend Edition.
Agree to the Terms & Conditions, insert your e-mail and click “ **Go to payment** ”.
2. Choose to pay via Bitcoin (Bitbay) and then click Pay with Bitbay.

“FRAUD BIBLE”

3. Now, you will see your invoice. It's time to **note some important**

things . First thing - note **the exact amount of BTC that you have**

to pay - in my case it's 0.01066732 BTC.

Now, take a look at the URL (Link) of your Invoice and **note your**

Token :

<https://checkout.pay.g2a.com/index/gateway> **?token=**
XXXXXXXXXXXXXXXXXXXXXX

4. If you have noted your Token and BTC Amount, do a **right click**

with your mouse, anywhere on the site and click “**Inspect**”.

Then go to the “ **Console** ”.

If you can't find an “Inspect” option or the “Console”, just use a Google Chrome, so you will see everything as I do.

5. Now **paste the exploit's source code** to the console and **click**

Enter .

Exploit's code can be found in one of these links:

<https://pastebin.com/raw/mTkJ57Gy>

or

<https://anonymousfiles.io/b9pYtQaB/>

If both links are down, please contact me on HF, so I will reupload.

Make sure to **copy all code** and don't miss any characters, otherwise it won't work. Just copy everything, paste it to the

console and click enter, don't remove or add anything.

It should look like this:

“FRAUD BIBLE”

6. When you **click Enter** , you will see that your g2a invoice shows a **new Bitcoin Address and Confirmations status** .
7. Now **copy the new Bitcoin Address** , and send there the exact amount of BTC that you were asked for in your invoice. (You should have noted that amount in Step 3.)
8. As soon as you complete your payment, **refresh the page** with your invoice. You will see this:
Now **insert your Token** (which you have also noted in Step 3.) and **click Confirm token** .
Please make sure to **not miss any characters** in the token!
If you submit a wrong token , your invoice will also get cancelled, but you will have to contact support to get a refund - **which will be rejected** , because g2a have processed your order.
If you submit a valid token - your invoice will get cancelled, but your money will be **instantly refunded** to your wallet within a few seconds - and g2a will process your order anyway = Free Games.
9. When you click on the “ **Confirm token** ” button, you will see this page:
That's it! :) You can check your email for the keys from g2a, and then activate your “purchased” games . Here's a

“FRAUD BIBLE”

screenshot from my blockchain:

As you can see, I received a refund just 4 minutes later.

And here's my new game!

Please don't leak this Method, so it will work for a long, long time

CASHOUT MOVES

CC to BTC Full method :-

Site: cex.io

TIPS: USE VPN / PRIVATE PROXY USA TO CARD THE SITE

BINS WORKING GOOD :

410039/483313/426684/441712481583/426684/480365
/427138/432630/438852

- 1) Go to site: cex.io
- 2) Register for an account with an free email from 10minutemail.net
- 3) After you did the account on the site go verify the account with email
- 4) You have to fund your account with money from credit cards you have public or private works both

“FRAUD BIBLE”

- 5) Click on Deposit and you will be redirected to payment option
- 6) In this page you have to put the money you want to deposit and info from credit card you have
- 7) Then fill the billing and other sections with fake info's from this site : fakenamegenerator.com
- 8) For SSN section you have to do simple things
- 9) In fakenamegenerator.com site you have on fake info's a section that is SSN
- 10) You take that 317-66-XXXX and where it's X letter you put 4 random numbers it doesn't count
- 11) If you want to be more sure i have those sites that help you to get SSN and help you to get a verified SSN

SITES FOR SSN VERIFICATION :

<http://www.ssnvalidator.com/>
<https://www.ssn-check.org/recent/>
<https://www.ssn-verify.com/bulk-veri...ck.org&pos=top>
<http://www.searchbug.com/peoplefinde...-ssn-free.aspx>

- 12) After that click PROCEED and there you go
- 13) Your account will be funded with 50\$ from that credit card you got from altenen public or private from shops
- 14) Now you go to home page and click on BUY/SELL

“FRAUD BIBLE”

- 15) You have options of buying bitcoins worth : 100\$ / 200\$ / 500\$ / 1,000\$
- 16) Go down side of page and put your amount like 50\$
- 17) Now click buy and they will take that 50\$ from your balance account and will give you bitcoins
- 18) You will get bitcoins in account and go and click on WITHDRAW
- 19) Click on BTC to be payed in BITCOINS
- 20) Put your BTC WALLET and put amount you want to withdraw
- 21) After click on Withdraw button and the bitcoins will be transferred instant to your address

HOW TO CARD HOTELS BY AUTHORIZATION FORM

And so what is it all about? Download <http://rghost.ru/6BsVFb7Jn> and carefully look !!!

The authorization form is a questionnaire in which all the data of the payer, the period of residence and the card data specified by this form, the Cardholder confirms his consent to withdraw funds. Then the hotel employee enters the bank card data into the POS terminal and makes the payment.

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HOTELS CARDING STEP BY STEP

Go to <http://www.booking.com/>

Choose a hotel, make a reservation on the one we will occupy.

You can do without booking.com and immediately call to hotel. Call the hotel and appear as an agent request authorization form to pay for the reservation.

An approximate dialogue looks like this:

- Hi, I'm from travel agency "XXXXXX" we want to book a room for our client. Is it possible to pay through the authorization form?
- Yes of course
- Very well, send the form to travel@xxxxxx.com

Fill in the authorization form:

Credit Card Holder's Name we enter Cardholder or a fictitious name. Hotel Guest Name we enter the one whom we will occupy. Phones we specify Skype with an answering machine.

We make scan, there is an important nuance, it is better to draw not in the form of scans, but in the form of photos in hand. We send all this to the email indicated in the form, they are often asked to be faxed, then you need to call and ask for the email address.

“FRAUD BIBLE”

We get a check to confirm the transaction. Without this check never place anyone !!!!

You must comply with the maximum limits on a single transaction. Do not make more than \$ 2-3k, since very often for large sums there is a limit on making payments. What to do if the cost of reservation is 4k for 10 days?

We divide into two periods: the first for 2k 5 days and the second for 2k 5 days.

The scheme looks like this:

Go to <http://www.booking.com/> make a reservation on the one who will live (you can do at least a month before settling). 2-3 days before check-in we call the hotel, we get an authorization form - we pay.

Settled. 1-2 days before the start of the second reservation we call from the same phone number to the hotel, we get an authorization form - we pay. The best CC Fullz to make a payment are: Malaysia, Singapore, South Africa, Germany.

To phone calls and making scans should be approached as seriously as possible !!! The quality should be high, there should be no doubt among the hotel employees !!!

“FRAUD BIBLE”

CASHOUT MOVES

HOW TO CARD HOTELS WITH AN AGENT

There are a great many agents of intermediaries between the hotel and the person who needs this hotel. The main difference here is that the agent has a merchant account to receive payment for the hotel.

Let's look at Expedia.com as an example.

We use dedicated server or SSH Tunnel, the selection of tunnels and dedics thing is very serious!!! The agents have a very tough antifraud, so we are doing everything as clearly as possible!!! Stuff is also selected carefully; zip of tunnel/deduct should coincide with the CC Fullz zip. If there is no CC Fullz for zip, then we do not take this SSH Tunnel/dedicated server. Since even if the payment passes, the reservation will not give. And if it does, then it will be canceled, checked many times!!!

There is one more nuance that increases the chances. You can enter in the living Cardholder, then he may simply not come, and even better to call the hotel on behalf of the agent through whom they made a reservation and ask them to change the Name and Surname of the Cardholder to the one we need.

You have to understand that Expedia.com is very popular, and it gives it very reluctantly, but there are a lot of agents and you just have to look.

“FRAUD BIBLE”

I will say right away the search for an agent is expensive and time consuming, then you need to go systematically - try different CC Fullz, different schemes, and so on. Be sure to record all your actions during the tests, which would then be accurately understood how to card hotels. Accordingly, these experiments need to have available funds.

MANDATORY RULES WHEN USING CARDED HOTELS:

Before check-in, always call the hotel and confirm that the booking is ok !!

ALWAYS have money in cash, so that if you refuse, you could pay for everything !!!

Do not spend more money than it is !!!!

When paying with a form, always wait until you receive a “slip check”, because even during a call you can be told that everything is good, and after settling in, it turns out that there isn't and you have to pay your money.

NEVER give your card, if they ask it for a deposit or something else, if they ask, leave cash !!!

PERIOD OF LIFE should not be more than 14 days, you should understand yourself - the less the better !!!

NEVER and to ANYONE to say where the booking comes from, etc., no one should know about carding !!!

“FRAUD BIBLE”

CASHOUT MOVES

You might be thinking, “eWhoring? Really? Isn’t that for skids?” You’re right; it is mostly used by skids. However this method is completely different. Fortunately for us, there are a lot of people that are about 40 years old and have never even touched a pussy in their life.

These 40 year olds sit on Chat Avenue and message every girl they can see, I’m sure you’ve seen them before - we are going to make money off of them.

What is eWhoring?

eWhoring is an online way of pretending to be a female and selling desperate men things to get their money. Many people think eWhoring is when you only sell pictures and camshows, this is wrong. I’ve even seen people selling ‘used’ knickers to men on Chat Avenue – that’s the real type of eWhoring.

Choosing your eWhore

“FRAUD BIBLE”

Now we are going to have to choose our eWhore, this is all up to personal preference. Do you want your eWhore to be blonde, brunette, or redhead? Do you want her to white, black, or mixed race? Whichever appeals to you most, go for it. I personally chose a blonde girl with a young looking body and face, it turns those paedophile's on – and that's who you'll get the most money out of. Below is an example of the eWhore I chose:

Do you see why it would appeal to potential buyers?

You bought this eBook to make some money, so let's start making it.

We are going to be making our very own site, and pretend to be an escort. You can also add a camera show and picture service on your site if you want to get buyers from overseas. You may be wondering, 'what is an escort?' and to be perfectly honest – there practically expensive legal prostitutes. And when I say they are expensive, they are expensive.

Go onto Google and lookup your closest escort service – after a few quick searches I have found that for an in call it's £300 an hour, and for an outcall it's £350 an hour.

Overnight is about £1,500. The more hours you buy the more discounts you get. (E.g. £350 for 1 hour, £550 for 2 hours – you save £200) you're not going to want to charge this high

“FRAUD BIBLE”

because these are professional businesses, with multiple escorts. You are going to be running a single business, so consider around £200 for in calls and £250 for outcalls. Or if you want to be even cheaper and get more clients, you can charge less.

Once they pay, you'll need to find out a way of avoiding meeting them, look near the bottom of this eBook for more information on how to do that.

So just imagine how much you could make. About 6/10 people will be interested in your prices & escort service – and if each person buy's 1 hour, you've just made yourself your first thousand. That wasn't hard at all was it? I made my first £1,200 in less than 24 hours, which is quite amazing as I was hardly even trying too much.

So, in conclusion – the method is practically making a website and pretending to be an escort on it, now here comes the social engineering part: You are going to tell your client that you require the money upfront due to recent attacks / rapes / robberies aimed at escorts specifically, (if you'd like to make it sound a little more legit, you could say you require an initial deposit of %60 or so, and then they may not feel so sketchy about going through with it).

I always get my victims to send me the money through Amazon Gift Certificates to my email and I claim that I need it because I want to buy a new handbag from there. It

“FRAUD BIBLE”

usually works like a charm because most of them / if not all of them have credit cards which they can use to buy the gift certificate. Not all of them have PayPal.

Making your website

Here's an example of my personal site – check it out to give you a rough idea on what I'm talking about. I used wix.com to design and host my site. I would recommend it, although it costs a bit, you'll make it back for sure.

www.ameliajsimpson.com

Do you see what I mean now? I get around 8-10 people a day contacting me via the contact form wanting to meet up and get a few hours with me. This is practically autopilot – I just play PS3 or go out while money's rolling in!

Making your Fake ID.

Now we're not actually going to making a fake id – but we will need to name our eWhore, choose our pictures and age, location etc. You have to make a completely new identity specifically for your eWhore.

I went with a fairly posh name that isn't very common – 'Amelia' then I went with a common English surname which was 'Johnson' the email I used was basically just 'xameliaj@gmail.com' for example, if you called your eWhore Hannah Jones or something, you could call it 'xhannahj@gmail.com'.

After looking at my eWhores face and body I decided to age her 19 years old. You

“FRAUD BIBLE”

can do whatever age you like, but make sure your eWhore actually looks the age she claims to be. You don't want to get a 60 year old woman and say she's 21. As stupid as these 40-year-old virgins are, they do have some brain in there somewhere.

Are you having trouble making your victim pay the initial deposit perhaps?

First, if at any point you are struggling to get your victim to pay the initial deposit, show him the image below to prove what you are claiming happens really does happen. This should reassure him that you're not scamming him in any way:

The more visitors you are getting to your site – the more potential customers you will be getting – which can only mean more money. The main way to get customers onto your site is by spamming chat rooms where you know there are desperate men. My personal favourite is chat avenue teen chat. However, I have listed a bunch of sites below which you can use, they all work great. If you want more, just search up 'teen chat rooms' on Google.

Chat Websites

- 1) www.teenssite.co.uk/
- 2) www.chat-avenue.com/teenchat.html
- 3) www.teenchat.com/
- 4) www.teenchat.uk.com/
- 5) www.teen-chat.org/

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- 6) www.teenspot.com/chat/
- 7) www.teen-chat-rooms.net/
- 8) www.javateenchatroom.com/
- 9) www.ukchatterbox.co.uk/
- 10) www.justachat.com/

There's hundreds more too, just Google 'teen chat rooms' other chat rooms work too such as singles chat rooms or adult chat rooms.

To really get the most money and maximise your profits you'll need to actually *become* your eWhore. Now, by this I don't mean sneak into your mother's room and dress up in her clothes, remember this is online whoring. So everything we do is online. What I mean by becoming your eWhore is speaking like your eWhore, and acting like how a girl would act.

E.G a boy would say; 'oii dats sick bruv lool come we go dere!'

However a girl: 'omgg! That sounds quite cooll you know! I'd love to go theree x'

As you can see I put a few girly type words like 'omgg' and put an 'x' at the end. I also let the words run on a bit, as I have noticed that when girls are flirting they sometimes double tap, e.g 'love youu babee!' is an example. Do you see what I mean?

There's many ways to get out of meeting your client – my personal favourite is that when I was there in the car another car crashed into me and I suffered a few minor burns on my leg and need to be in hospital for a while.

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However, you could also say a family relative died and that you need to fly out to Holland or somewhere else to go to their funeral.

If you have agreed to travel to someone across the world, e.g. from the UK to the US – I tell them that I lost my passport in the airport and they won't let me fly out.

There's thousands of ways to get out of meeting, just use your imagination and put your creativity skills to use.

Here's where you can find your eWhore – download this great picture pack here:

<http://www.gamefront.com/files/service/thankyou?id=21347574> - Go on the picture packs and you will notice that there is many different packs you can use – now find your eWhore, save the pack in an easy accessible place and use it when you need to.

Well, that's about it. I hope you enjoyed reading this eBook and I hope even more that you have made a nice amount of money by using the method. Please vouch, thanks

FULL CARDING COURSE

Sock5-

Many believe Sock5 is secure as it hides your IP! This is COMPLETELY WRONG...

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Sock5 is trackable and NOT secure. Sock5's is a general-purpose proxy configured to transmit directly to the socks server and make your internet browser appear to be in that place, When exploring the net. This is NOT secure so extra precautions must be taken when carding.

Socks are only used for making your IP appear to be where the card holder lives.

Adding Sock5 in Firefox...

Tools<Options<Advanced<Network<Settings<Tick
Manual Proxy Configuration< In Socks Host
Add Sock5

Example: Sock5

24.191.55.229:8611

When Applying Use

IP is orange and port is blue

24.191.55.229 for IP and

Port is after the :

IP:Port= 24.191.55.229:8611

"Where do I get Sock5's?"

-www.proxy.insorg.org

-www.5socks.net

-www.prisocks.org

Proxy.Insorg is very cheap with only \$10 Liberty Reserve per month but they don't have as many socks as 5socks.net

5socks.net is much more pricey but has almost every state and almost 5x as many socks, they have a daily limit and a bunch of different options to fit the amount of socks you will need.

I think 5socks is much better but for basics and beginners proxy.insorg will get the job done

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and they both these sites are certainly higher quality than Vip72.

Prisocks offers 30 socks for a week for 1.2LR and they even accept PP

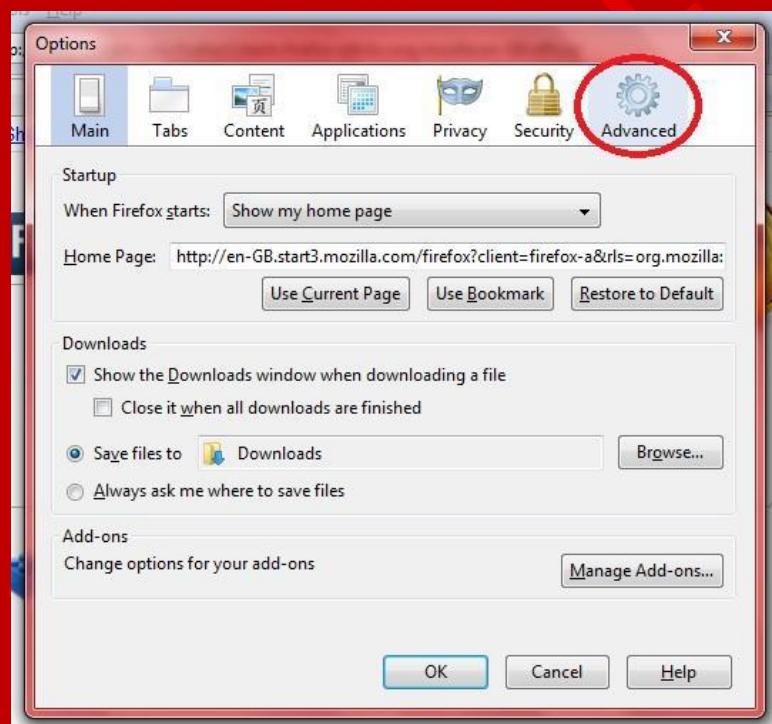
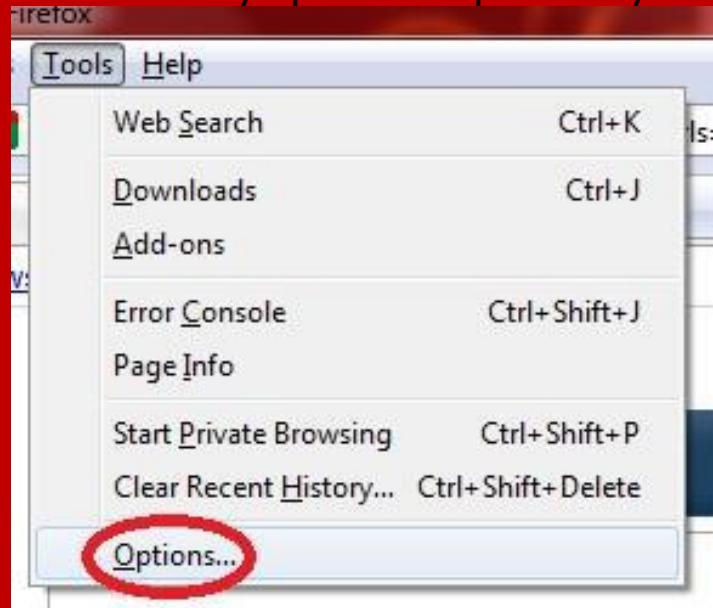
I haven't used them much but have heard great things from them, so it's up to you to try it out.

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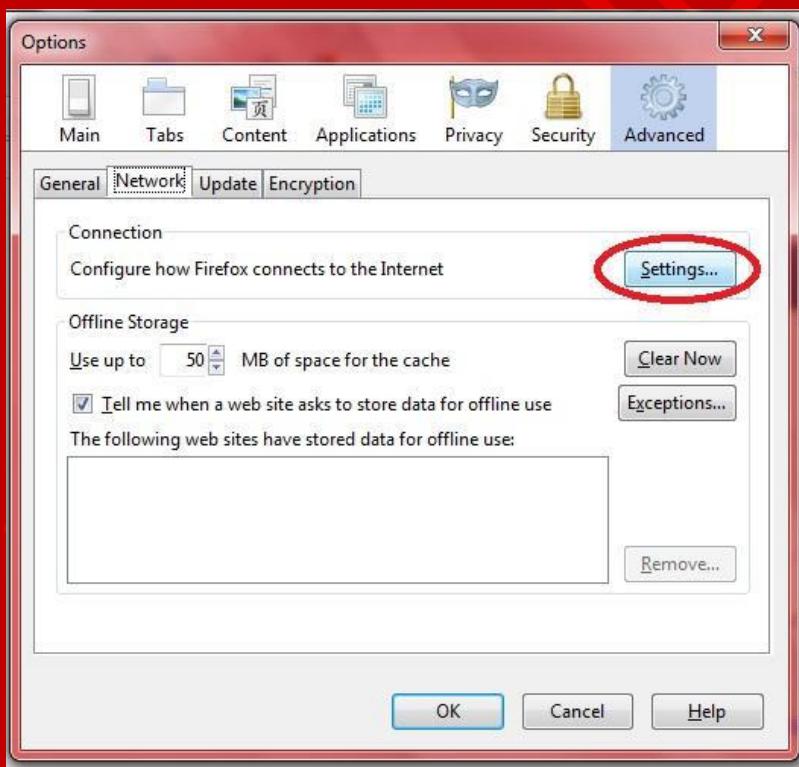
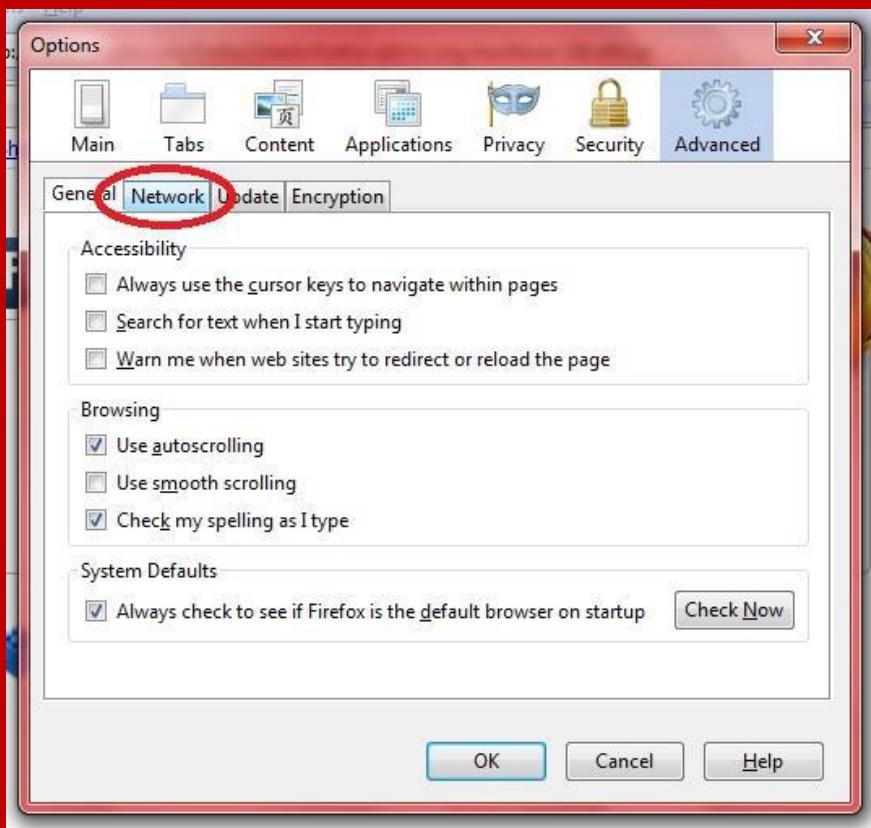
“FRAUD BIBLE”

How to Use a Socks5 Proxy using Firefox

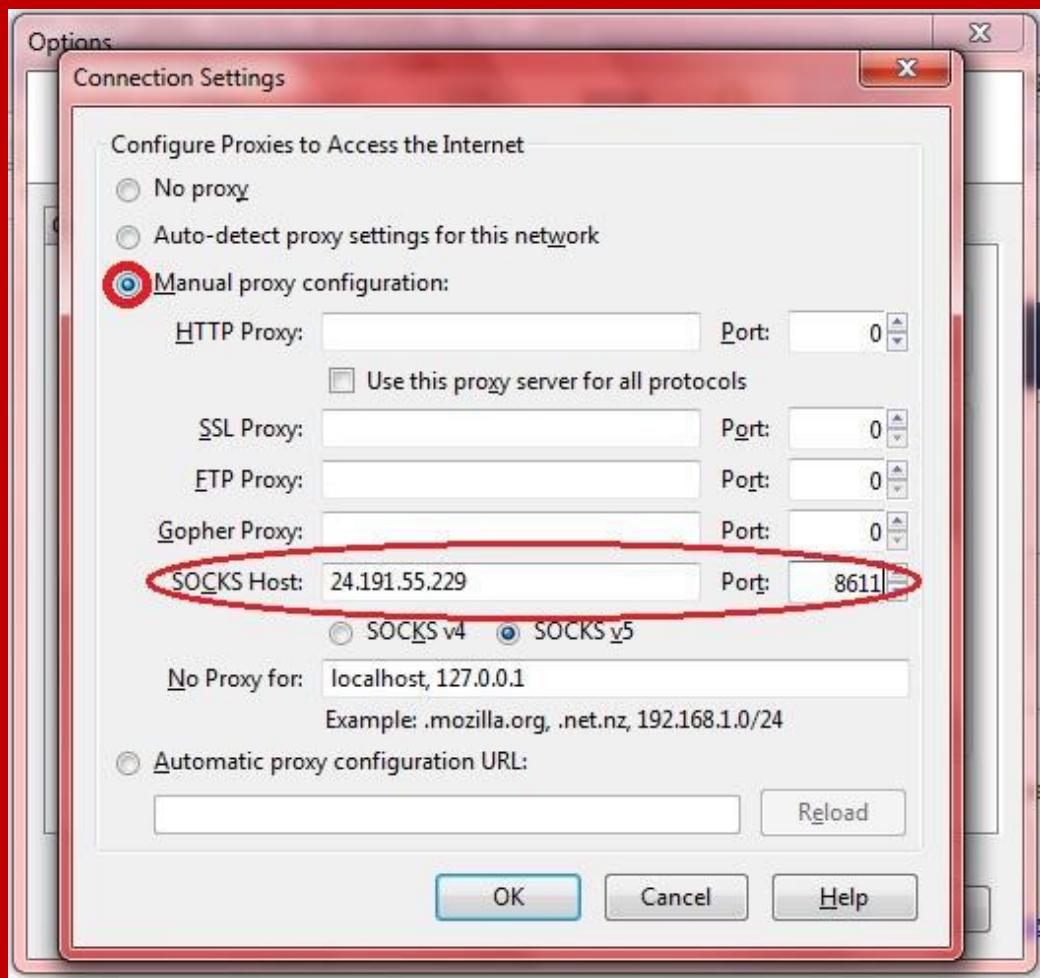
It's actually quite simple. In your Firefox browser, Click:



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“FRAUD BIBLE”



“FRAUD BIBLE”

In the entry field marked “SOCKS Host” Enter the IP Address and Port in the designated areas. Click Okay and test it out by going to www.ipchicken.com or www.find-ip-address.org . If the page loads, you have a decent sock that works. You may now begin doing your work!

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Moving to RDP

This is the extra precaution...

RDP stands for Remote Desktop Computer; they are normally hacked or bruted random computers.

When using you must remember its someone else's computer so don't download things without hiding it or use it intensely as the admin can notice, and you will lose your RDP.

To connect to RDP: Start<Run<Type:mstsc

A screen will pop up waiting for an IP to be typed.

Type the IP and hit connect. The person you bought RDP from will tell you the login info.

When you buy an RDP it will usually look something like this

IP: 98.200.27.44

U: administrator

P:

After connecting make sure it has Firefox, if not download Firefox portable and hide it

somewhere within the computer so it can be used without them noticing.

Download Link:

http://portableapps.com/apps/internet/firefox_portable

After opening the Firefox add the Sock5 that you will be using to make your IP appear in the cc holder's area.

This is generally secure enough for basic carding but if you want to take the extra

precaution you can connect to the RDP through a VPN.

For those who don't know, VPN is short

for virtual private network, a network that is constructed by using public wires to connect

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nodes. These systems use encryption and other security mechanisms to ensure that only authorized users can access the network and that the data cannot be intercepted. I don't love VPN's because even though some sites say they don't log in fact they do. If the Feds/Cops contacted your VPN provider, they have ways of seeing where and what you have been connecting/doing on the net through their VPN. But it still does cover your IP one more way so it isn't bad to have a VPN.

There are two sites I recommend for VPN.

<http://secretsline.biz/en/prices/>

<http://unblockvpn.com/>

Secrets Line is a higher quality VPN and has many more locations. I recommend them but they don't take payments like PayPal or Money Bookers, and their prices are a bit higher.

Unblockvpn is very cheap for a dedicated IP, only 10\$ a month and they accept PayPal so it is a much more convenient and cheaper, but the VPN service is a bit less professional.

So to sum it up for security

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1. Change/Cap your network using Sock5
2. Use Sock5 on RDP to make it more secure
3. Total security :(Optional but recommended)
VPN<RDP<Sock5

How to Access an RDP

If you are using Windows XP, click Start>Run

If you are using Vista or Windows 7, Click start and in the Entry field that says “Search Programs and Files”

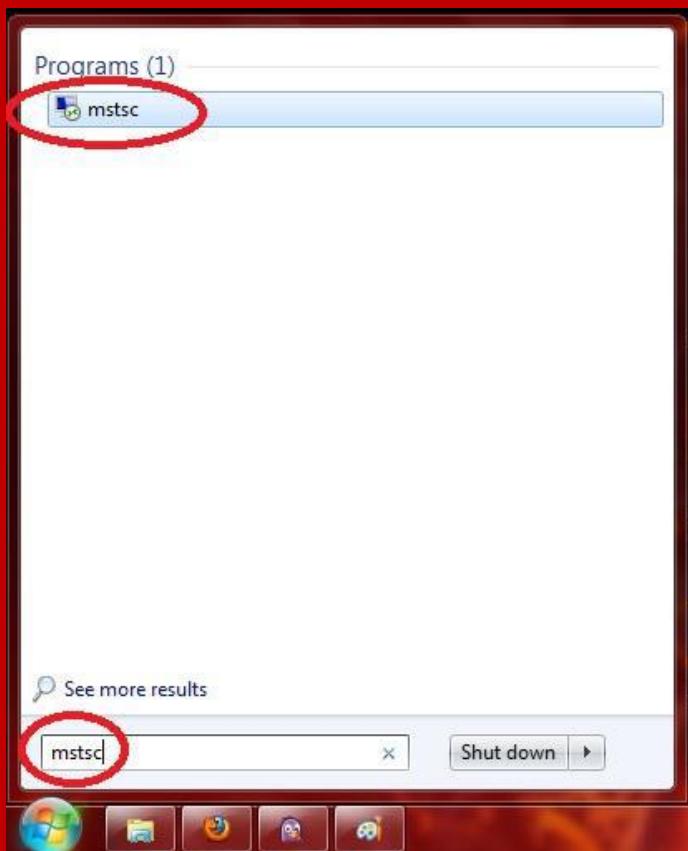
For Apple/Mac computers then please download this program for connecting to RDP

[www.microsoft.com/mac/products/remote-
desktop/default.mspx](http://www.microsoft.com/mac/products/remote-desktop/default.mspx)

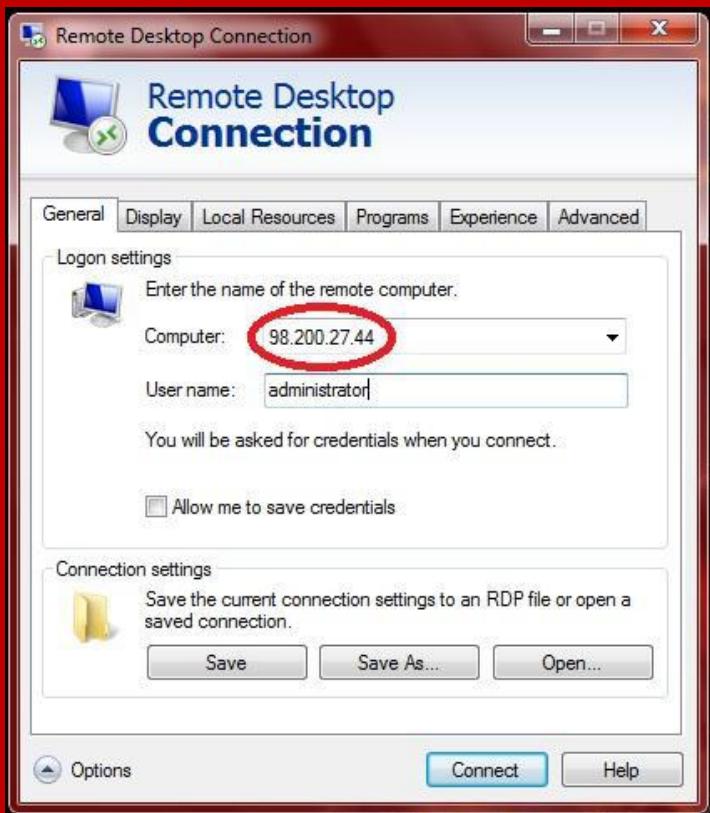
Type in “mstsc” and hit enter. This will bring up the Remote Desktop Window. Follow the images provided here to give you a better idea of what to do:



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Essentials of a CVV

CARD VERIFICATION VALUE CODE (CVV)

CVV is a new authentication procedure established by credit card companies to further efforts towards reducing fraud for internet transactions. It consists of requiring a card holder to enter the CVV number in at transaction time to verify that the card is on hand.

When a vendor says selling "CVV" he does not just mean the 3 digit code on the back of the card. CVV usually means all this info.

4862362667787439 | 693 | 07/10 | scott j. sawyer |

10566 parkington lane |

highlands ranch | Colorado | United States | 80126 |

7203140318 |

16 digit Credit Card #

CVV CODE

Expiration Date

Name on Card

Address

City

State

Country

Zip

Phone # (Sometimes not included depends on where you get your CVV's)

All this info is needed when carding.. Your transaction will be declined if any of this is wrong. Sometimes the phone # can be changed but it always better to at least have the same area code by searching Google if your CVV doesn't come with a phone #.

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Sometimes it is annoying when you don't know what type of card you have so this makes it easy:

Cards Starting with:

3= American Express

4= Visa

5= MasterCard

6= Discover

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Every credit card has a BIN #

A BIN # is the first 6 digits of the credit card #

Wondering why this is important? Well for one some sites ask for the bank issuer of the card

also it is nice to know what type of card you have and what your limits are. You don't want

try bigger transactions with a VISA classic for example or with any card if you are

beginning. As a beginner start easy get the feel for it do smaller transactions and see what

you are capable of as you grow to be good at carding.

Site to search BIN#

<http://www.all-nettools.com/toolbox/bin-search.php>

This site only works for Visa/MasterCard but I recommend for the beginning carders to always stick with visa/MasterCard since they have less security and almost always get the job done.

<http://www.binbase.com/csv.php?module=search>

This site works for all cards but only allows 3 queries per day

4862362667787439

This cards BIN is 486236 when checked at all net tools it gives me this:

BIN: Visa® 486236

Issuer: Capital One Bank

Issuer Phone: 800-903-3637 or 804-934-2001

Country: UNITED STATES

Funding Type (Debit, Credit, Prepaid): CREDIT

Card Type (Classic, Gold, etc.): PLATINUM

This is a Platinum Card meaning its better than a classic, so if I'd like I can order a higher

amount of gift card without it being flagged by the bank.

But remember gift cards have a much

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better chance if kept in the 50\$-400\$ range. So even if I have a Signature Card I won't try for a gift card higher than 500\$.

Many don't know the types of cards but I have found a good explanation of all of them it is not written by me but is very good to go over a few times even though it's quite lengthy.

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Review of Cards

Visa Cards

Visa Virtual

- A virtual card exclusively for use on the Internet. It was created in order to increase consumer confidence in electronic commerce and enable them to distinguish between the real costs of transport from shops in the Internet environment. For the first time, virtual card was launched in 1999 in Kuwait (SEMEA region). Visa Virtual Card has its own number and date of expiration. This card cannot be used in the real store, since it is not the main characteristics of Visa cards, such as the magnetic strip, Trademark payment system and a place for signatures. Virtual cards are a beneficial supplement to the existing Visa cards, and are becoming increasingly popular in the SEMEA region. 34 Visa member banks around the world have already started or are planning to soon begin circulation of Visa Virtual Cards. Several Russian banks also produce Visa Virtual cards.

Visa Electron

- All trades involve electronic authentication through the issuing bank, which confirms there is sufficient money in the account holder's card. These security measures mean that Visa Electron cards may be issued to customers with limited or no banking history, as well as customers who do not have experience in the use of cards. Programs to check Visa Electron cards often focused on certain social categories of citizens. For example, students

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and young customers with limited income and consumer purchasing card for the first time.

Visa Classic

- A universal payment tool, which was adopted worldwide in any locations designated by the logo of Visa, including ATMs, real and virtual stores, and shops offering goods and services by mail and telephone. This card is intended for those who already have experience in the use of bank cards. It also enjoys popularity among consumers of middle-income, as guaranteed convenience, choice and financial flexibility.

Visa Gold

- One of the leading products, has been adopted worldwide and allows you to enjoy an impressive financial freedom. Visa Gold gives you an excellent opportunity not only to pay for any goods and services, as well as a number of important privileges that can make your life easier. Beginning in services for travelers, which include medical and legal assistance, and ending with impeccable customer support in case of theft or loss of your card. Just enjoy life - all under control! We have developed a number of privileges for holders of Visa Gold cards, which will help you derive maximum pleasure from the rest. Among them - exclusive tours, booking hotels, car rental (including limousines) and unique opportunities for shopping.

Visa Platinum

“FRAUD BIBLE”

- Was created specifically to conform perfectly to your way of life. It recognized and appreciated throughout the world and allows you to spend as much as you want. Now pay for goods and services has become even easier! Visa Platinum have a credit limit of \$10,000 (or the equivalent in local currency) and having unparalleled network of admission allows you to enjoy an impressive financial freedom. In addition, it gives you the right to take a number of privileges and benefits designed specifically for you. These include, in particular, have recently been added services such as reimbursement of funds in case of loss or theft of shopping (to clarify categories of goods and conditions of reimbursement see additional information) and the extension of the warranty period for goods purchased by you. During a trip to your emergency medical services and

“FRAUD BIBLE”

legal assistance, as well as skilled support in case of loss or theft of cards.

VISA Infinite

- The most prestigious international card payment system VISA International.

These are offered only to customers in the VIP category.

Owning this card provides a range of

unique services and opportunities. Global support

cardholders of the VISA Infinite card receive

the following services around the clock throughout the world:

- Term replacement cards within 24 hours;

- Consultations on various issues;

- Insurance coverage to 1 million dollars on travel (insurance protection extends to the

cardholder as well as to members of his family), etc.

VISA Infinite card holder services are provided by the elite concierge service VISA Infinite,

which provides prompt service with such tasks as

planning trips, advice on choosing and booking

restaurant tables, recreation planning, assistance in purchasing tickets for entertainment

events, organization of gifts and much more.

Corporate Cards

Visa Business

- Cards are designed for various daily payments in small and medium-sized enterprises, numbering up to 50 employees.

The cards are generally used to account for the costs of travel, hospitality,

office equipment/supplies, software, and accounting for payments

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of utility bills. This system allows owners of small businesses to share personal and business expenditure, and monitor traffic in cash as payment for transactions made only at the end of a period. It is envisaged that banks should provide more detailed information on transactions with billing the cards Visa Business, which helps businesses effectively grouping costs and simplifies the procedure of tax and other records. Visa Business Card holders can use these cards in 24 million outlets, including nearly 1 million ATMs in more than 170 countries worldwide.

Visa Business Electron

-In addition to the range of products Visa, designed for corporate use. It combines the versatility and convenience of Visa Business cards and a high level of protection for Visa Electron cards. All transactions are authorized by the issuing Bank, which is ideal for newly established enterprises, organizations and businesses with high-banking risk status, as well as for markets, where participants have no banking history. Visa Business Electron cards are also valid for the organization and personnel management divisions of large companies, for example, office managers, secretaries, drivers and other staff.

VISA Corporate

-Intended to implement the transportation and hospitality staff of medium and large companies which often travel on business trips. Card can be used, for example, to pay for air tickets

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hotels, restaurants and accounts in rental cars. Using the card companies Visa Corporate leadership is able to exercise control over expenditure of their employees. Visa Corporate also offers services related to travel, and support in emergency situations. Compared with the card Visa Business / Visa Business Electron, banks offered more detail on the substantive requirements of the card holder reporting and accounting of the company itself.

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Visa Purchase

-Offered by banks since 1994 and is designed to take into account the cost of office needs.

Card can be used as a medium, and large companies and is issued, as a rule, people in these companies responsible for business activities. Its use enables companies, both private and public sector do without requiring a lot of labor and securities registration process

small purchases of goods and services. Card designed specifically for the purchase of goods and services in the amount of payment within 5 000 U.S. dollars. For these cards to banks

to make claims for special reporting form with billing.

Thanks to this form of business can substantially save on administrative costs related to the acquisition of goods, as well as obtain information, analysis of which can be used as a basis for negotiations with suppliers of goods and services relatively more favorable conditions for cooperation. Card Visa

Purchasing silver-blue or silver-blue with contrasting dark blue. Company Name is printed in black letters, or sprayed stamping method. The cards are available all necessary security features typical of products Visa.

Visa Distribution is intended for large enterprises whose activities are related to the shipment of their goods to small, medium and large outlets. The main users are the cards

Visa Distribution sales, as well as drivers or distributors, bringing the goods. The main

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advantages of cards Visa Distribution is to significantly reduce the risk associated with the transport of large amounts of cash and improved financial performance of both producers and distributers and trading network. Visa Distribution Card is intended mainly for businesses that produce and which products of the following categories:

- Alcohol
- Tobacco
- Consumer goods
- Pharmaceutical and medical supplies
- Spare parts for cars
- Building materials

MasterCard Cards

Debit Cards

MasterCard Cirrus ® and MasterCard Maestro ®

- A convenient and safe access to your bank account. This is an opportunity to withdraw money at an ATM and make purchases on the same card. This is your security - you do not have to carry with them a lot of cash. This details a monthly report on costs. There are more than 900 thousand ATMs worldwide. Suffice it to be Cirrus or Maestro logo on your card.

Prepaid cards

Enjoy all the benefits of Maestro cards without opening an account. They accepted the same location as where and any other Maestro cards. This is ideal for students, travelers, those limited in the cost, etc. Most often produced with the logo of Maestro.

MasterCard ® Electronic Card

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- It can become your first credit card when you do not yet have a credit history. With the help of MasterCard Electronic you will be able to quickly and safely make purchases. There are also entire ATM network MasterCard. MasterCard ® Standard
- Flexible system of calculation, the global network admission, round-the-clock access

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to cash through ATMs, services MasterCard ® Global Service ™, round-the-clock assistance and advice in over 30 languages and other services.

MasterCard ® Gold

- Your high purchasing power, increased spending limit and many other benefits.

MasterCard ® Platinum

- Your pass into the world of privilege - all the advantages of cards and Gold Standard, plus more spending limit.

MasterCard World Signia

- Your financial independence and high status - to pre-established limit, special incentives for travel, personal service.

For corporate customers used cards MasterCard BusinessCard, MasterCard Executive

BusinessCard, MasterCard Corporate Multi Card, MasterCard Corporate Purchasing Card, MasterCard Corporate Card, Compare Card Benefits, MasterCard Multinational Program.

These cards provide different benefits and convenience for business, simplified system for selling, expeditious and timely support.

American Express Cards

Personal American Express

- When you receive your card will be issued accompanying booklet Guide to Benefits and Services. This booklet contains information on the main advantages of this type of card, available on additional programmes as well as detailed information on contacts.

- Automatic expendable providing monthly limit of \$ 5000 U.S.. US / euro.

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- Issuance of cash at ATMs: up to 300 dollars. US / Euro every 7 days
- Free card replacement in case it is lost
- Urgent replacement cards: within 24 hours
- The opening of additional cards
- insurance against accidents en route: up to the amount of 100000 dollars. US / Euro
- Program Remunerations American Express
- Program Selected hotels: discounts of up to 53 per cent or more and other facilities in hotels around the world
- Special fares: discounts of up to 40 per cent or more on regular flights

Card holders are being supported in any country in the world: round-the-clock telephone assistance for medical and legal issues in cases of emergency.

American Express Gold Card

- When you receive your card will be issued accompanying booklet Guide to Benefits and Services. This booklet contains information on the main advantages of this type of card, available on additional programmes as well as detailed information on contacts.

- Automatic expendable providing monthly limit of \$ 10000 dollars. US / euro (?)
- Issuance of cash at ATMs: up to 500 dollars. US / Euro every 7 days
- Free card replacement in case it is lost
- Urgent replacement cards: within 24 hours
- The opening of additional cards
- Insurance against accidents en route: up to the amount of 200000 dollars. US / Euro

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- Insurance inconvenience of road: the delay of flight (350 U.S.. Dollars / euros), late connecting flight at (350 USD. Dollars / euros), delay the issuance of baggage (350 USD. Dollars / euros), loss of baggage (750 USD. USA / Euro)
- Program Remunerations American Express
- Program Selected hotels: discounts of up to 53 per cent or more and other facilities in hotels around the world

“FRAUD BIBLE”

- Special fares: discounts of up to 40 percent or more on regular flights

International airlines: providing a place of high class and / or place for an accompanying person on some major international airlines

- Help anywhere in the world: round-the-clock telephone assistance for medical and legal issues in cases of emergency.

Upon request, the cardholder makes a summary statement on the card for the year.

American Express Platinum

- All owners of platinum American Express card get an additional package of documents Travel Pack. The package contains information on insurance brochure describing all the advantages of this type cards, application forms for participation in the programmes of additional companies - partners American Express, as well as travelers tag.

- Automatic expendable providing monthly limit of \$ 35000 dollars. US / Euro
- Insurance of cash at ATMs: up to 1000 dollars. US / Euro every 7 days
- Free card replacement in case it is lost
- Urgent replacement cards: within 24 hours
- Free opening of six additional cards (two platinum and four gold / personal - choice);
opening pay any amount in excess of additional cards specified number
- Annual insurance tourists around the world: provision of benefits in the event of civil liability (up to 1.3 million dollars. Dollars / euros) in emergency medical care

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(up to 2.6 million dollars. Dollars / Euros), other allowances

- Insurance inconvenience of road: the delay of flight (400 U.S. Dollars / Euros), late connecting flight at (400 USD. Dollars / Euros), baggage delay (400 USD. Dollars / Euros), loss of baggage (800 USD. US / Euro)
- insurance against accidents on the road: the payment of benefits up to the amount of 400000 dollars. US / Euro
- Program Remunerations American Express: free for the duration of use platinum card
- Program Selected hotels, program Prestizhnyh Hotels & Resorts: discounts and other benefits in hotels around the world
- International airlines: providing a place of high class and / or place for an accompanying person on some major international airlines
- Program Priority Pass: free access to more than 400 salons Priority Pass for VIP passengers at airports around the world
- Help anywhere in the world: round-the-clock telephone assistance for medical and legal issues in cases of emergency
- Automatic granting summary statements on the card for the year.

American Express Centurion

- All holders of American Express Centurion card get an additional package of documents

Travel Pack. The package contains information on insurance brochure describing all the

“FRAUD BIBLE”

advantages of this type cards, application forms for participation in the programmes of additional companies - partners American Express, travelers labels, as well as the latest issue of the journal Centurion.

- Automatic expendable providing monthly limit of \$ 75000 dollars. US / Euro
- Insurance of cash at ATMs: up to 7000 dollars. US / Euro every 14 days
- Free card replacement in case it is lost
- Free opening of six additional cards (two cards Centurion and four platinum / gold / personal - choice); opening pay any amount in excess of additional cards specified number
- Annual insurance tourists around the world: provision of benefits in the event of civil liability (up to 2.6 million dollars. Dollars / Euros) in case of emergency care (up to 6.5 million dollars. Dollars / Euros), others types of benefits

“FRAUD BIBLE”

- Insurance inconvenience of road: the delay of flight (400 U.S.. Dollars / Euros), late connecting flight at (400 USD. Dollars / Euros), baggage delay (400 USD. Dollars / Euros), loss of baggage (800 USD. US / Euro)
- Insurance against accidents on the road: the payment of benefits up to the amount of 500000 dollars. US / Euro
- Program Remunerations American Express: free for the duration of use Centurion Card
- Program Selected hotels, program Prestizhnyh Hotels & Resorts, small luxury hotel program: discounts and other benefits would stay at a hotel belonging to these programs
- International airlines: providing a place of high class and / or place for an accompanying person on some major international airlines
- Program Priority Pass: free access to more than 400 salons Priority Pass for VIP passengers at airports around the world
- Bonus program hotel "Hilton", "Kempinski", "Starvud"
- Help anywhere in the world: round-the-clock telephone assistance for medical and legal issues in cases of emergency
- Automatic granting summary statements on the card for the year.

Owners of AMEX cards participate in all loyalty programs, clubs and assemblies.

That will give you a detailed explanation of the types of cards you can get when you BIN check and what you are dealing with when carding. The nicer the card the better the chance

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the gift card will live longer, but it's still best to use the giftcard immediately.

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Systems

Address Verification System:

The Address Verification System (AVS) is a system used to verify the identity of the person claiming to own the credit card. The system will check the billing address of the credit card provided by the user with the address on file at the credit card company. This was an attempt to help identity theft and fraud over the internet.

This is a system we as carders dont have to worry about since we have the billing address of the credit card holder. I mentioned it since it is good to be aware of it and that almost every site has this system. It emphasizes the importance of typing in the address correctly.

Verified By Visa System:

(Straight off Visa's Site)

In addition to other ways of preventing, detecting, and resolving fraud, Verified by Visa is a free, simple-to-use service that confirms your identity with an extra password when you make an online transaction.

How it works

1. Shop at participating online merchants

Visit online merchants that display the Verified by Visa symbol;

it's your assurance that your transaction will have an added layer of protection.

Details

2. Activate Verified by Visa While You Shop

You can enroll your card in the Verified by Visa program while shopping online.

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You may also be able to enroll and activate Verified by Visa through your issuer, please contact your issuer for details.

Details

3. Enjoy enhanced security

You can enjoy the peace of mind of Verified by Visa by activating both Visa credit and check cards.

Basically this is a system in which an account login is created and must be logged onto before completing the checkout. This is a system carders must worry about. There is only one solution to this problem.

If you run into a site with this system you can only hope that the card you are using has not activated the VBV login yet. While going through checkout it'll ask you to activate it, you will need your card holder's SSN and DOB. This can be found through merchants or a site I've managed to fall upon.

<http://esesen.biz/index.php?drgn=1>

This site is about 2\$ per look up and will usually find the person. If not then you're out of luck and cannot use the cvv on that site. Just register on esesen.biz and add funds via LR and usually it will give you the correct information and will succeed through the VBV verification process.

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Checking CVVs

The best place to check CVV's is actually iTunes.. Make a new account and simply add the credit card onto it. If it gets accepted then the credit card is alive and working well if declined then the credit card is dead. Many believe that its best to donate for checking credit's but it raises a flag to banks when they see random donations to places like the red cross foundation.

Checked Vs. Unchecked CVV's

When a vendor says the credit card is checked it means he has checked it and is alive, this usually means he has his own checker or merchant account that has this ability. I don't recommend buying checked CVVs as they will usually die quicker and get flagged by banks. I always buy small amounts of unchecked CVV's at a time and use them within a day so that if it is dead, the vendor can replace. Most vendors replace unchecked within 24 hours and don't replace checked credit cards.

Carding Directly Without Giftcard

NEVER this will almost always be investigated and highly illegal. The only way to do this would be if you have a drop house. This means an empty home, a house for sale/renting, or just a house that the person is not there. You can but I don't recommend to card items directly there half the time the item will not be left at the door and it can be dangerous as sometimes the cops will investigate it.

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If you're going to do this it can be successful, but don't ever order to your friends or home address. Find sites that do one day shipping and that allows shipping to address other than the billing address on the CVV.

UPS and FedEx are the best shipping ways USPS almost always makes you sign for packages.

Steps to check for an easily cardable site when not using giftcard:

All sites are cardable but the difference is how easy they are for success.

1. Check the Terms and Conditions

- Make sure it allows shipping to another address and not only billing address

- Make sure no signature is required and if there is, check if it has a price limit

like all packages over \$200 require signature

2. Check what type of payment processor they are using

- PayPal is not recommended

3. See how fast they ship

- Best is day of or next day

4. Check how they ship

- UPS and FedEx are way better they will usually leave the package at the door

- USPS is BAD stay away from them

5. Order and try to avoid any phone verifications as it makes more things complicated

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Giftcards

Now that we have covered the knowledge of Anonymity and Security it's time to move directly to getting the giftcard. Well from here we will assume you have the stolen credit info already. It is quite simple from here actually just get a same city or if not available same state sock5 and go to the victimized site. We will use www.fandango.com as the victim since they are extremely easy to start with. www.fandango.com requires an email for the giftcard to be sent too.. Make sure you also hide your IP from the email so make it within the RDP. The easiest email sign up is www.mail.com, I recommend that you just make the email in the CC holders name and address. It makes it quick and easy. Once you have your email go to fandango and simply copy and paste the info into the correct boxes. It is really self-explanatory at that point. Some sites make you wait for the email to come after the Giftcard has been ordered. This makes the site a bit harder to card but will almost always go through. The easiest sites to card are ones that provide instant printable gift cards. You will be able to resell/use these cards immediately. But most sites will make you wait at least 12-24 hours before actually emailing the giftcard to you. For the sites that make you wait a good 24 hours Try to keep your Gift Card amounts below \$250, as there is a lower chance of a red flag being raised.

AFTER CARDING CLEAR ALL THE COOKIES CACHE AND HISTORY!

For those sites that require phone verification most carders will stay away from it. But there are safe and

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easy ways around it, and will let you card many more sites since you can call and verify without being tracked. www.spoofcard.com (Also Cardable)

This site is used for calling and making the phone number appear to be whatever you want to them see it as when they pick up. If carding a giftcard from a phone verified site, always spoof the phone number to be the same # as on the CVV that was given to you. Most sites that call to verify, call you, but what most people don't know is they don't care if you call them so always immediately after carding the giftcard just call them through spoofcard using the stolen credit info's phone number. This means it is good for you to have the same gender CVV and who ever you're buying from always make sure they provide a phone # with the CVV so you can use it for call and verify type sites. Card yourself some credits use them within the week and just do this every time you need the site itself.

ERACER

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Some other useful things I've found over my experience in carding....

www.ticketmaster.com

This is nice since its free concerts all the time. No need to worry about paying for them anymore just card yourself some tickets for your family or friends. I recommend keeping it to 4 tickets per CVV and not buying the tickets until 2 days before the show. This will almost guarantee except for that 1% chance that has still yet to happen to me that the tickets will be canceled. You cannot get into any trouble for taking them to the show. They have no way to tell if it was stolen or not if they are declined and if there was ever a bad situation you can simply state you bought them from a ticket vendor while walking in or from eBay. Also this site makes me ALOT of money; I've realized how easy it is to resell the tickets at the show so occasionally when I find a concert id like I card about 40 tickets 4 per CVV so about 10 CVV's. I print them all out and take them to the show with me. I sell them about 25% off or even more and sell them all very quickly. I keep about 4 for me and my friends, get a free concert, and walk away with around 1500\$. :)

www.professays.com

This is a site that hand writes essays for you after you pay them. This is very helpful for those who speak english and need an essay written for them quickly. They don't do book essays but only research or thesis type papers. Always card the essay for around 12 hours or 8 hours and make it as detailed as possible or it won't turn out the way you want it. But this site has saved my ass a few times from school and gives me much more free time.

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Some other things you can card...

Anti Virus Subscriptions

Any type of key gaming or software related

Porn Passes

Continued on the next page.

ERACLE NETWORK

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Some Sites to card Giftcards... There are much more but these are some.

www.sephora.com
www.bn.com
www.ebay.com
www.thinkgeek.com
www.zappos.com
www.altrec.com
www.amazon.com
www.imlive.com
www.victoriasecret.com
www.sunglasshut.com
www.maceys.com
www.gamestop.com
www.kohls.com
www.ebgames.com
www.toysrus.com
www.itunes.com
www.monstergiftcard.com
www.plasticjungle.com
www.overstock.com
www.timberland.com
www.cduniverse.com
www.pizzahut.com
www.dominos.com
www.papajohns.com

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Contacts

Well you were most likely wondering... ok well I can get socks, and I know how to use RDP's, and what a CVV is; but how do I get those?

Remote Desktop Sellers-

Price usually varies from \$3-\$10

CVV Sellers-

Price usually varies from \$1-\$5 depending on the amount you buy at once

FLORIDA UNEMPLOYMENT MOVES



Applying for Pandemic Unemployment Assistance (PUA)

Administered by the Florida Department of Economic Opportunity

What is Pandemic Unemployment Assistance?

Pandemic Unemployment Assistance (PUA) provides assistance to individuals whose employment has been either lost or interrupted as a direct result of COVID-19 and those not ordinarily eligible for state Reemployment Assistance. This includes individuals who are gig workers, self-employed or contract employees.

PUA will provide individuals with **up to** \$275 per week in benefits.

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Eligibility Requirements

You may be eligible for PUA if, as a direct result of COVID-19:

- You became unemployed.
- You were scheduled to begin work but cannot begin your work at that job.
- You have become the primary breadwinner due to the death of the head of household.

The following information is required when filing:

- Social Security number.
- Alien registration number and expiration date (non-U.S. citizen).
- Name and address of employer affected by the disaster.
- If self-employed, you must have proof of self-employment, including, but not limited to:
 - o State or federal tax returns
 - o Financial statements
 - o Bank records of accounts, 1099 Forms, active business or occupational license, business sales receipts, business rental lease, or any record showing you had an active business at the time of the pandemic.

Reminder:

Reminder

You must complete an application for state Reemployment Assistance benefits before applying for PUA. During the application you will be asked if you were impacted by COVID-19. Your Reemployment Assistance claim will then be determined for eligibility. If you are determined ineligible or your state Reemployment

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Assistance benefits have been exhausted, you will then be prompted to file a PUA application.

How to Apply

I have not applied for Reemployment Assistance

I applied for

Reemployment Assistance

on or before April 4, 2020

Apply at

FloridaJobs.org

**I applied on or
after April 5, 2020**

You're all set

Wait to hear from

DEO

For general information about Reemployment Assistance, visit FloridaJobs.org or call 1-833-FL-APPLY (1-833-352-7759).

Phone hours: Mon. through Fri. 7:30 a.m. – 6:30 p.m.
Sat. and Sun. 8 a.m.- 5 p.m.

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Pandemic Unemployment Assistance (PUA) FAQs

Administered by the Florida Department of Economic Opportunity Am I eligible for PUA? You may be eligible if your employment has been either lost or interrupted as a direct result of COVID-19, one or more of the following occurred: you became unemployed, you were scheduled

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to begin work but no longer have a job or you became the primary breadwinner due to the death of the head of household, and if you would not ordinarily be eligible for state Reemployment Assistance. This includes individuals who are gig workers, self-employed or contract employees. How do I file a claim? You must complete an application for Reemployment Assistance benefits before filing for PUA. To complete your application, you can file your claim online at www.FloridaJobs.org. You must file for state Reemployment Assistance benefits before filing for PUA. During the application process, you will be asked if you were impacted by COVID-19. Your Reemployment Assistance claim will then be determined for eligibility. If you are determined ineligible or your regular Reemployment Assistance benefits have been exhausted, you will then be prompted in CONNECT to file a PUA application. If you applied for Reemployment Assistance before on April 4, 2020, you must submit another application. What should I keep in mind when filing a PUA claim? You must report all earnings. If you are paid by your employer during your absence from work or if you return to work, you must report these earnings. Paid sick leave, vacation pay or other paid leave must also be reported. Proof of employment at the time of COVID-19 is required within 21 days of completing the PUA application. You can fax the required documents to 1-800-222-7934 or mail them to PUA Unit P.O. Box 5350 Tallahassee, FL 32314. Your personal income tax return (Federal Form 1040 and attachments) or other proof of employment (e.g. 1099) and wages you earned in calendar year 2019 may also be requested. For general information about Reemployment Assistance, visit FloridaJobs.org or call 1-833-FL-APPLY (1-833-352-

“FRAUD BIBLE”

7759). Phone hours: Mon. through Fri. 7:30 a.m. – 6:30 p.m. Sat. and Sun. 8 a.m.- 5 p.m. How long will it take before I receive my benefits? PUA benefits are payable once proof of employment and wages is received, verified and it is determine that your unemployment was a direct result of COVID-19. Each claim must be reviewed on a case-by-case basis. Our goal is to ensure a determination is made as quickly as possible in your time of need. How many weeks can I receive? If you are eligible for PUA, you will be paid weekly benefits in accordance with federal and state regulations. The PUA benefit duration may last up to 39 weeks, with up to \$275 in weekly benefits. The CARES Act Federal Pandemic Unemployment Compensation (FPUC) also provides eligible individuals with \$600 per week in addition to the weekly benefit amount. These additional benefits may be available from March 29,2020 to July 31, 2020.

SBA LOAN MOVES

The Three Step Process: Disaster Loans

The U. S. Small Business Administration (SBA) provides low-interest, long-term disaster loans to businesses of all sizes, private non-profit organizations, homeowners, and renters to repair or replace uninsured/underinsured disaster damaged property. SBA disaster loans offer an affordable way for individuals and businesses to recover from declared disasters.

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- Apply: 1) online; 2) in-person at a disaster center; or 3) by mail.
- Apply online at the SBA’s secure website <https://disasterloan.sba.gov/ela>.
- As a business of any size, you may borrow up to \$2 million for physical damage.
- As a small business, small agricultural cooperative, small business engaged in aquaculture, or private non-profit organization you may borrow up to \$2 million for Economic Injury.
- As a small business, you may apply for a maximum business loan (physical and EIDL) of \$2 million.
- As a homeowner you may borrow up to \$200,000 to repair/replace your disaster damaged primary residence.
- As a homeowner or renter, you may borrow up to \$40,000 to repair/replace damaged personal property.

- SBA **reviews your credit** before conducting an inspection to verify your losses.
- An SBA verifier will **estimate** the total physical loss to your disaster damaged property.
- A loan officer will determine your **eligibility** during processing, after reviewing any insurance or other recoveries. SBA can make a loan while your insurance recovery is pending.
- A loan officer works with you to provide all the necessary information needed to reach a loan determination. Our goal is to arrive at a decision on your application within 4 weeks.

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- A loan officer will contact you to discuss the loan recommendation and your next steps. You will also be advised in writing of all loan decisions.
- SBA will prepare and send your Loan Closing Documents to you for your signature.
- Once we receive your signed Loan Closing Documents, an initial disbursement will be made to you within 5 days:
 - o Physical damage:
 - \$25,000
 - o Economic injury (working capital):
 - .

STEP 3:

Loan Closed and Funds Disbursed

STEP 2:

**Property Verified
and**

Loan Processing Decision Made

STEP 1:

Apply for Loan

Required Documentation

- 2 Fullz [clients full details] with good credit score
- A USA bank account [I recommend using MOVO]

Then apply

REDIRECT OTP

- This is the easiest of all cause all you need is just to the get APP called cadro app and please be careful

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when doing so cause there are so many fake cadro app outthere so be wise or you can contact me for the cadro app ill be listing the works the cadro apps can do for you below

- FLASHING FUNDS
- REDIRECTING OTP
- GETTING PEOPLES BVN WITH THERE ACCOUNT NUMBER
- WITHDRAWING USING ONLY SOMEONES BVN WITHOUT ANY TRACES

The app is sold for 10\$ then activation code is also sold for 30\$ in Total all you need to become a pro in this skim is just 40\$ and your done.

But please be warned its ILLEGAL and lead to death or imprisonment so please be wise!!!!

USA BANK OPEN-UP

The is also simple you can open up any bank account in US as long as you have a nice FULLZ yes!! A nice FULLZ once you have that just know that the only thing left is to connect to a nice VPN and go to any bank of your choice and always remember to do this when the us banks are working like if you're in Nigeria or GHANA make sure to check the time in us cause am emphasizing mostly on us banks only in this EBook. So once your done setting up your vpn the go to bank website of your choice fill out the infos correctly and register.

But due to the though security most us banks have now ill be listing the easiest banks to create an account with for free

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CHASE BANK

CHIME BANK

WELLS FARGO BANK

BANK OF AMERICA

METROPOLITIAN COMMERCIAL BANK [MOVO]

CASHAPP

There are also more banks but I'll stop here for now cause the rest have high security levels and some might also request for deposit before they will open an account for you. But if you're still having problems then don't stress yourself and waste your fullz just wait till Monday cause that's the best time

CASHAPP

I know you all have been hearing of cashapp well here ill explain how cashapp works.

Well cashapp is also like movo but with higher security levels in movo you only need a client's details to create an account then the clients ATM CARD will be delivered to the client's doors. But cashapp you'll need to verify so many stuffs like you taking selfie with ID card and so on but if you have a trusted client that can open up a cashapp account for and send you the logins and every other stuffs then your done all you just need to do is to find a loader that will load the account for you then you both split 50\50 or depending on the rates or you can Also DM or contact me for legit loading

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CASHOUT BANK LOGS

Well there are many ways to do this but I'll just be listing to two easy methods in this eBook which is the cash app\movo which I personally call it the CM method this method only works with verified cashapp account and normal movo account.

It's easy just copy out the account number of your movo account then from the Bank log you have sent the money to the movo account. Then go to paxful and look for people who buy BTC through movo then examine their rates and then make the transaction and get your BTC then sell your BTC to anyone and then get your cash instantly

OR

Go to your cashapp copy out your routing number and account number and send the money to the cashapp account and routing number you have and make the cashapp has BTC enabled then once the money gets into your cashapp or once you receive the funds then you'll use the cashapp and buy BTC then transfer to your local btc wallet and, sell the BTC and get your cash

BTC STEALER

This is still the same thing as the otp redirect the only problem is that this stuff doesn't work on mobile devices cause it's a software which and only be used on PC, so as I said its just like the otp redirect all you need to do is to get a btc wallet address that has atleast 2k\$ minimum balance on his wallet address the tell him\her to send the

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wallet ID then there is a Colum crated for that once you input it then wait and let the software do the rest of the job. I know many people are wondering where can I get this software well luck for you that bought this eBook the author has the software which is available at a giveaway cost I bought this software at the cost of 500\$ but I'll be selling it for the price of 100\$ so I'll leave my contact below for any questions or doubts.

**THANK YOU FOR READING MY EBOOK
ITS ONLY FOR EDUCATIONAL PURPOSE
AM NOT RESPONSIBLE TO ANY HARM
THIS EBOOK MIGHT BRING TO YOU SO
STAY SAFE!!!!!!**